

TERMS & CONDITIONS**CFC BT Stand to Win a Samsung S9 or RM50 Cash Reward****1. Campaign**

- 1.1 “CFC BT Stand to Win a Samsung S9 or RM50 Cash Reward” (“**Campaign**”) is organised by OCBC Bank (Malaysia) Berhad (295400-W) (“**OCBC Bank**”) and is subject to these terms and conditions.
- 1.2 This Campaign runs from 1 May 2018 to 31 July 2018, both dates inclusive (“**Campaign Period**”).

2. Eligibility

- 2.1 “**Eligible Cardmembers**” are OCBC Bank Principal Credit Cardmembers (“**Cardmember**”) who apply for OCBC Call for Cash (“**CFC**”) or Balance Transfer (“**BT**”) of minimum RM5,000.
- 2.2 For avoidance of doubt, all applications for OCBC Bank credit cards and CFC and BT will be assessed by OCBC Bank and may be approved or rejected at the sole absolute discretion of OCBC Bank.
- 2.3 Customers whose card accounts with OCBC Bank have been suspended or terminated or who have breached any agreements with OCBC Bank at any time within the Campaign Period are not eligible to participate.
- 2.4 OCBC Bank reserves the right to disqualify any Cardholder who becomes ineligible (as mentioned in clause 2.3) any time within the Campaign Period from continued participation in this Campaign.

3. Campaign Mechanics

- 3.1 To participate in this Campaign, no pre-registration is required.
- 3.2 To be eligible to participate in the Campaign, the Cardmember is required to apply for CFC or BT of minimum RM5,000, provided that such CFC or BT applications are approved and disbursed within the Campaign Period.
- 3.3 Every cumulative CFC or BT amount of RM5,000 in the Campaign Month (as defined in Clause 4.1) will entitle the Cardmember for one (1) entry (“**Entry**”).
- 3.4 There is no maximum entry for each Eligible Cardmember.
- 3.5 This table shows the number of entries earned for the transaction amounts:

CFC/BT Amount Disbursed during the Campaign Month (RM)	Number of Entries Earned
4,900	0
5,000	1
9,000	1
10,000	2

- 3.6 Based on the Entries earned during the Campaign Period, Eligible Cardmembers will be shortlisted by random selection for the Campaign Reward (as defined in Clause 4) (“**Shortlisted Participant(s)**”). The Shortlisted Participants will then be contacted via call or SMS and are required to answer one (1) question correctly in order to be the final Winners. (“**Winner(s)**”)
- 3.7 In the event that the Shortlisted Participant replies with an invalid answer, he or she will be disqualified and the next Shortlisted Participants will be contacted.

4. Campaign Reward

- 4.1 Total 165 monthly Winners will be selected to win the Samsung S9 mobile phone (“**Prize**”) or Cash Reward of RM50 every Campaign Month (as defined in Table 1 below).

Table 1

Campaign Reward	Campaign Month		
	1 May – 31 May 2018	1 June – 30 June 2018	1 July – 30 July 2018
Samsung S9	5 Winners	5 Winners	5 Winners
Cash Reward RM 50	50 Winners	50 Winners	50 Winners

- 4.2 Each Winner is entitled to receive only one (1) Campaign Reward during the entire Campaign Period.
- 4.3 OCBC reserves the rights to substitute the Prize with other merchandise of equal or greater value if the Gift is unavailable for any reason.
- 4.4 The Campaign Reward will be provided on an “As Is” basis, and are non-transferable and non-exchangeable for cash, credit, voucher or other goods, whether in part or in full.
- 4.5 Visuals of the Prize shown in printed materials and/or website are for illustration purpose only. Such visuals may not depict the actual colour, model of specifications of the Prize and the Prize does not include any additional accessories.
- 4.6 The Prize is supplied by Letterman Marketing Sdn Bhd (“**Supplier**”). OCBC gives no representation or warranty with respect to the quality and/or suitability of the Prize and any dispute/claim arising from warranty or information concerning the Prize received under this Campaign shall be settled between the OCBC Cardholder and the Supplier and no recourse should be sought from OCBC. Any issue or query in respect of the Prize shall be dealt directly with the Supplier at the contact details below.

Letterman Marketing Sdn Bhd
 4 & 6 Jln PJS 10/2 Taman Subang Indah
 46150 Petaling Jaya Selangor
 Tel: 03-56348661
 Fax: 03-56348797

- 4.7 The Campaign Reward of each Campaign Month will be awarded to the Winners within 6-8 weeks after the end of the Campaign Period.
 - 4.7.1 The Prize will be delivered to the Winner's billing address as per OCBC's records.
 - 4.7.2 The Cash Reward will be credited into the respective Winner's OCBC credit card account. The crediting of the Cash Reward will be reflected in the Winners' credit card statement within 6-8 weeks after the end of the Campaign Period.
- 4.8 At the time of awarding the Campaign Reward, the Winners' credit card account(s) must be current, valid, subsisting and in good credit standing as may be determined by OCBC Bank at its sole and absolute discretion, and not in breach of any of these terms and conditions.
- 4.9 Cardmembers who perform early settlement for the CFC or BT during the Campaign Period will be disqualified for the rest of the Campaign Period.
- 4.10 OCBC Bank reserves the right to forfeit the Campaign Reward if there is an early settlement for the CFC or BT prior to the Campaign Reward being given to the Winners, or non-compliance or breach of these terms and conditions.
- 4.11 If the Winners do not receive the Reward, it is the Winner's responsibility to notify OCBC Bank in writing or by phone call within 30 days from the Winners announcement date (refer to clause 4.1 above), failing which, OCBC Bank will not be held liable in any manner whatsoever for non-receipt of the Reward by Winners.
- 4.12 OCBC reserves the rights to select other Winner(s) to substitute any Winner(s) who may be ineligible or disqualified for any other reason whatsoever throughout the Campaign Period.

5. General Terms & Conditions

- 5.1 OCBC Bank's decisions on all matters relating to this Campaign shall be final, conclusive and binding. OCBC Bank shall not be obliged to give any reasons whatsoever or enter into any correspondence with any person(s) on any matter concerning the Campaign.
- 5.2 The Cardmember agree and consent to their personal details including without limitation personal data or information being collected, processed and used by OCBC for the purposes of the Campaign. OCBC reserve the right to request any documentation or written proof of the Winners identity and details for verification purposes.
- 5.3 The Winners hereby expressly provide consent to OCBC, at its discretion, publishing and/or displaying materials and/or any information including but not limited to the names and/or photographs of the Winners for current and future advertising and promotional purposes in any manner that OCBC deems appropriate.
- 5.4 OCBC Bank reserves the rights at its absolute discretion to withdraw, cancel, suspend, extend or terminate this Campaign either in whole or in part, or to vary, delete or add to any of the terms and conditions herein at any time with prior notice.
- 5.5 OCBC Bank shall not be liable for any misinterpretation or misrepresentation of facts in respect of the Campaign published in any mass media, marketing or advertising materials.
- 5.6 In the event of any inconsistency between these terms and conditions and any advertising, campaign, publicity and other materials relating to or in connection with the Campaign, these terms and conditions shall prevail.

- 5.7 The Cardmembers are liable and shall personally bear all applicable taxes, government fees or any other charges that may be levied against them under applicable laws, if any, in relation to participation in this Campaign.
- 5.8 These terms and conditions are in addition to the Cardmembers Card Agreement (“**Agreement**”) applicable to the Cardmembers in respect of the Campaign. In the event of inconsistency between these terms and conditions and the Agreement, the former shall prevail in so far as they apply to this Campaign.
- 5.9 These terms and conditions shall be governed by the laws of Malaysia, and Cardmembers who participate in the Campaign shall be deemed to have agreed to submit to the exclusive jurisdiction of the Malaysian Courts.