

## TERMS & CONDITIONS

### OCBC YOUR EVERYDAY CARD CAMPAIGN

#### Duration

1. The “OCBC Your Everyday Card Campaign” (“Campaign”) is organised by OCBC Bank (Malaysia) Berhad (“OCBC Bank”) and is subject to these terms and conditions. The Campaign runs from 22 March to 20 June 2021, both dates inclusive (“Campaign Period”).

#### Eligibility

2. This campaign is open to the following persons:
  - a) OCBC **Principal Credit Cardmembers** who hold one or more OCBC Credit Card(s) issued by OCBC Bank; and
  - b) OCBC **Debit Cardmembers** who hold an OCBC Debit Card issued by OCBC Bank;(collectively referred to as “Eligible Cardmembers”).
3. The following persons are **NOT** eligible to participate in this Campaign:
  - a) permanent and/or contract employees of **Usage and Merchant Partnerships from OCBC Consumer Lifestyle & Finance department** (and its subsidiaries and related companies), including their respective immediate family members, i.e. parents, spouses, children and siblings;
  - b) holder(s) of any OCBC Credit Card(s) and/or Debit Card(s) (“Card(s)”) who is (are) in default of any facilities granted by OCBC at any time during the Campaign Period, subject to OCBC Bank’s discretion.
4. For avoidance of doubt, permanent and contract employees of OCBC Bank (other than Usage and Merchant Partnerships from OCBC Consumer Lifestyle & Finance Department) including their respective immediate family members, i.e. parents, spouses, children and siblings are eligible to participate in the Campaign and stand to win the Weekly prizes only.

#### Registration

5. To participate in the Campaign, Eligible Cardmembers are required to register their participation with OCBC Bank during the Campaign Period via any one (1) of the following method(s):
  - i. by responding to OCBC’s short message service (“SMS”) sent to their mobile number and by typing **ES <space> last 6-digit NRIC number** and sending the same to 62662 during the Campaign Period; or
  - ii. by sending an SMS by typing **ES <space> last 6-digit NRIC number** and sending the same to 62662 during the Campaign Period; or
  - iii. by registering online at **www.ocbc.com.my/ES** (“Campaign Website”).
6. If the Eligible Cardmember has multiple credit card accounts and / or debit card(s), the Eligible Cardmember is only required to register once.
7. Upon successful registration, Eligible Cardmembers will receive a confirmation from OCBC via SMS.

8. These Campaign terms and conditions are posted on OCBC Bank’s website and made available through the SMS stated under clause 5 and on the Campaign Website. The Eligible Cardmembers acknowledge that they register for the Campaign after having read and agreed with the terms and conditions herein and have consented to participate in this Campaign.

**Campaign Qualifying Criteria**

9. Upon successful registration per Clauses 5 to 8 above, Eligible Cardmembers must make Eligible Transactions (as defined in Clauses 9 to 15 herein) in the manner explained below to stand a chance to win the Weekly and Monthly Prizes (as defined in Clauses 17 to 25 herein). The Weekly Prizes and/or Monthly Prizes shall herein collectively be referred to as (“Prizes”):

Qualifying Criteria	Prize	No. Of Winners
Spend a cumulative total of RM300 in a Participating Week on <b>Dining, Shopping, Grocery, Petrol and Utilities</b> transactions	RM30 Cashback	15 per Participating Week
Spend a cumulative total of RM500 in a Participating Week on <b>Dining, Shopping, Grocery, Petrol and Utilities</b> transactions	RM100 Cashback	15 per Participating Week
Highest spender on <b>Dining, Shopping, Grocery, Petrol and Utilities</b> transactions in a Participating Month	Samsung Galaxy Tab A7 WiFi	3 per Participating Month

10. Retail spending on Dining, Shopping, Grocery, Petrol and Utilities are only applicable to the following Merchant Category Codes (“Eligible MCC”):

Category	Eligible MCC
Dining	5811, 5812, 5462, 5814
Grocery	5411, 5422, 5441, 5451, 5499, 9751, 5912
Shopping	5310, 5311, 5331, 5399, 5947, 5948, 5949, 5950, 5964, 5965, 5966, 5967, 5969, 5970, 5971, 5973, 5992, 5993, 5999, 5094, 5300, 5309, 5611, 5621, 5631, 5641, 5651, 5655, 5661, 5681, 5691, 5697, 5699, 5931, 5941, 5942, 5943, 5944, 5945, 5977, 7278
Utilities	4900, 5968, 4899, 4813, 4814
Petrol	5172, 5541, 5542, 9752

11. Retail spending on Dining, Shopping, Grocery, Petrol and Utilities which are applicable to the Eligible MCC as stated in the table above shall herein collectively be referred to as “Eligible Transactions”.
12. Eligible Transactions for the Campaign shall include domestic, overseas, online and/or in-store retail spending charged to any of the Eligible Cardmembers’ Credit or Debit Card(s) and their respective supplementary Cardmembers’ Credit Card(s) during the Campaign Period. For the avoidance of doubt, the following are **NOT** Eligible Transactions for the purposes of this Campaign:
- a) Existing recurring Easy Payment Plan and/or Interest Payment Plan (for OCBC Credit Cards);
  - b) Existing standing instructions and/or auto-payment services;
  - c) Payment of annual OCBC Card membership fees;

- d) Interest and principal payments;
- e) Sales and Services Tax or any other taxes;
- f) Late payment fees, charges for cash withdrawals or any other form of service/miscellaneous fees;
- g) Transactions made by the Eligible Cardmember with any merchant associated with or controlled by him/her (whether as employee, employer, shareholder or director), i.e. transactions by an Eligible Cardmember with any corporation or business entity in which he/she is an employee or employer or works with or has shares or interest in or is a director of; and
- h) Eligible Transactions which are subsequently cancelled, refunded, disputed, unauthorised or fraudulent.

13. Subject to fulfilment of the qualifying criteria in Clauses 9 to 11 above, Eligible Transactions performed within the Campaign Period using:
- a) an Eligible Cardmember’s Credit Card(s) and his supplementary Credit Card(s); and
  - b) an Eligible Cardmember’s Debit Card(s) (there is no “supplementary Debit Card”),

shall be consolidated to tabulate the total weekly spend for this Campaign. The consolidated spend of all Eligible Transactions accrue for the benefit of the Principal Cardmember and only the Principal Cardmember will be eligible to win the Prizes (as defined in Clauses 14 to 22 herein) upon fulfilling these terms and conditions. The Supplementary Cardmembers are not eligible to win any of the Prizes in this Campaign.

14. The tracking of the Eligible Transactions is based on the dates and time (Malaysian Time) as captured by OCBC’s records during the Campaign Period.
15. OCBC Bank shall not be responsible for any failure and/or delay in the transmission of evidence of sales transactions by any merchant(s) or any other party.

**Prizes**

16. Details of the Prizes are as defined in Clauses 17 to 25 herein.

**Weekly Prizes**

17. Subject always to the Weekly Prize Winner(s) (defined below) selection terms and conditions below, each Weekly Prize Winner will win the Weekly Prize of a RM30 or RM100 cashback. The Bank is giving out a maximum of RM25,350 cashback throughout the Campaign Period, details of which are in clause 18 of the table below.
18. Details of the Weekly Prize per winner, number of Weekly Prize Winners Cashback and number of Participating Weeks are as follows:

Participating Month	Participating Week Period	Prize Per Weekly Prize Winner	Number Of Weekly Prize Winners Per Participating Week
March	22 – 28 March 2021	RM30 Cashback	15
		RM100 Cashback	15
	29 March – 4 April 2021	RM30 Cashback	15

		RM100 Cashback	15
April	5 – 11 April 2021	RM30 Cashback	15
		RM100 Cashback	15
	12 – 18 April 2021	RM30 Cashback	15
		RM100 Cashback	15
	19 – 25 April 2021	RM30 Cashback	15
		RM100 Cashback	15
26 April – 2 May 2021	RM30 Cashback	15	
	RM100 Cashback	15	
May	3 – 9 May 2021	RM30 Cashback	15
		RM100 Cashback	15
	10 – 16 May 2021	RM30 Cashback	15
		RM100 Cashback	15
	17 – 23 May 2021	RM30 Cashback	15
		RM100 Cashback	15
24 – 30 May 2021	RM30 Cashback	15	
	RM100 Cashback	15	
June	31 May – 6 June 2021	RM30 Cashback	15
		RM100 Cashback	15
	7 – 13 June 2021	RM30 Cashback	15
		RM100 Cashback	15
	14 – 20 June 2021	RM30 Cashback	15
		RM100 Cashback	15

19. Eligible Cardmembers are eligible to stand to win the Weekly Prize starting from the month that Eligible Cardmembers successfully register for the Campaign.
20. The Eligible Transaction(s) performed during each Participating Week will not be carried forward to the subsequent Participating Week as part of the accumulative spend for a chance to win the subsequent Participating Week's Weekly Prize.
21. An Eligible Cardmember fulfilling all these terms and conditions is eligible to win up to a maximum of thirteen (13) Weekly Prizes throughout the Campaign Period.

### Monthly Prize

22. Details of the Participating Month, Monthly Prize per winner and number of Monthly Prize Winners are as follows:

Participating Month	Participating Month Period	Prize Per Monthly Prize Winner	Number Of Monthly Prize Winners Per Participating Month
March	22 March – 21 April 2021	Samsung Galaxy Tab A7 WiFi	3
April	22 April – 21 May 2021	Samsung Galaxy Tab A7 WiFi	3

May	22 May – 20 June 2021	Samsung Galaxy Tab A7 WiFi	3
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23. Details of the Samsung Galaxy Tab A7 WiFi are as follows:

a) Each Prize comprises a Samsung Galaxy Tab A7 WiFi fulfilled by Tri-E Marketing Sdn Bhd (“**Vendor**”).

The following details are pertinent:

- i. The Samsung Galaxy Tab A7 WiFi is not exchangeable for cash;
- ii. The winner should contact the Tri E Marketing customer service hotline at 03-8076 1313 to report any issues pertaining to the condition of the air purifier upon receipt; and
- iii. Any dispute in connection with the phone shall be referred to the Vendor and OCBC disclaims all liabilities and obligations for the phone.

24. An Eligible Cardmember is eligible to win up to a maximum of one (1) Monthly Prize and thirteen (13) Weekly Prizes throughout the Campaign Period.

#### **Winners Selection and Prize Fulfilment Process**

25. Eligible Cardmembers shall be randomly selected by an automated selection system based on the Eligible Cardmember fulfilling the Qualifying Criteria during the Campaign Period for the Weekly Prize:

##### **a) Weekly Prize Winners Selection**

26. Subject to the terms and conditions herein, OCBC’s automated system will randomly select fifteen (15) Potential Weekly Prize Winners for each Participating Week based on Eligible Cardmembers fulfilling the Qualifying Criteria during each Participating Week to win either the RM30 or RM100 Weekly Prize. A SMS notification will be sent once to each Potential Weekly Prize Winner within eight (8) weeks after the end of each participating month and he/she will be required to answer one (1) question by replying to the said SMS with the correct answer within the deadline. The deadline (i.e. date and time) to answer the question shall be specified in the SMS. Potential Weekly Prize Winners who reply to the SMS with the correct answer within the deadline will be declared as the Weekly Prize Winners. Potential Weekly Prize Winners who reply to the SMS are also deemed to have given their written consent to and allow OCBC Bank to publish information including but not limited to name and city of residence of the Weekly Prize Winners for reasons including but not limited to advertising, winner announcement and/or prize fulfillment purposes. In the event a Potential Weekly Prize Winner does not answer correctly or did not reply within the given deadline, he/she will be disqualified and will not be entitled to win the respective Weekly Prize and the said Weekly Prize will be forfeited.

27. The RM30 or RM100 Weekly Prize will be credited into the respective Weekly Prize Winners’:

- a. OCBC credit card account (for Winners who hold a OCBC Credit Card only or both OCBC Credit and Debit Cards); or
- b. OCBC savings or current account (for Winners who hold a OCBC Debit Card only)

within eight (8) weeks after the end of each participating month.

28. Weekly Prize Winners will be notified by OCBC Bank via SMS (“Fulfilment SMS”) once the RM30 or RM100 Weekly Prize have been credited into the Winners’ account(s).
29. If Weekly Prize Winners do not receive the RM30 or RM100 Weekly Prize after the Weekly Prize Winners receive the Fulfilment SMS from OCBC, it is the Winners’ sole responsibility to notify OCBC within 30 days from the date the Fulfilment SMS was sent to the Winners. Any notice from the Weekly Prize Winners received by OCBC after the said period will not be entertained.
30. At the time of awarding the RM30 or RM100 Weekly Prize, the Winners’ accounts must be current, valid, subsisting and in good credit standing as may be determined by OCBC Bank and not in breach of any of these terms and conditions.
31. OCBC Bank reserves the right to forfeit the Weekly Prize if there is a reversal of a retail transaction for which an entry was given and leading to the Winner winning the Weekly Prize or termination of the Winner’s Card prior to the Weekly Prize being credited to the Winner, or any non-compliance or breach of these terms and conditions by the Winner.
32. The Weekly Prizes are non-transferable to any other party or parties and is not exchangeable for other items or vouchers in part or in full.

**b) Monthly Prize Winners Selection**

33. Subject to the terms and conditions herein, the top three (3) highest spenders on Eligible Transactions for each Participating Month will be declared the Monthly Prize Winners (“Monthly Winners”). If an Eligible Cardmember is consecutively the highest spender on Eligible Transactions each month, the next highest spender for the month will be chosen as the winner for the Monthly Prize.
34. Monthly Winners will be contacted by OCBC Bank within twelve (12) weeks after the end of each participating month via phone and will be required to confirm that they agree and authorise OCBC to disclose their details (including but not limited to name, NRIC number, telephone number and address) to the Vendor for the fulfilment of the Monthly Prize. The Vendor may then contact the Winners regarding the delivery and/or redemption of the Monthly Prize. The Monthly Winners are responsible to make the necessary arrangements with the Vendor to collect and/or redeem their Monthly Prize. OCBC will not bear any accommodation and/or transportation and/or other cost that the Monthly Winners may incur in the course of redeeming and/or using the Monthly Prize. If a Monthly Winner does not reply the OCBC email within the time limit specified therein, the Monthly Winner shall forthwith be disqualified and will not be eligible to receive any Prize(s). OCBC Bank will then select another Monthly Winner through the same process above.
35. Monthly Winners shall be responsible to ensure that their telephone numbers and/or email address and/or mailing address provided are current and updated with OCBC Bank. The notification and/or delivery of the Monthly Prizes will be based on each Monthly Winner(s)’ telephone number and mailing address in Malaysia maintained with OCBC Bank. The delivery of the Monthly Prizes is only valid for mailing addresses that are based within Malaysia, and will not be valid for mailing address that is based outside Malaysia. Monthly Winners with mailing address

that are based outside Malaysia will need to provide a mailing address that is based in Malaysia, or collect the Monthly Prizes from an OCBC Bank branch. For Monthly Winners who do not have a mailing address in Malaysia, the Monthly Winners who are entitled to the Monthly Prizes must contact OCBC Contact Centre at telephone number 03-8317 5000 to notify OCBC of either the collection of the Monthly Prizes from an OCBC branch or the delivery of the Monthly Prizes to a given mailing address in Malaysia. OCBC Bank shall not be responsible to the Monthly Winners for any loss (including loss of opportunity and consequential loss flowing there from) suffered or for any failure to fulfil the delivery of the Monthly Prizes in the event the Monthly Winners' telephone number and/or mailing address in OCBC Bank's record is not current or correct.

36. The Monthly Prizes shall be fulfilled by OCBC and/or the Vendor to the Monthly Winners within twelve (12) weeks after the end of the Campaign Period.
37. The Monthly Prizes cannot be transferred to a 3<sup>rd</sup> party, exchanged for cash or a different prize or reward of similar value or any other alternatives in any circumstances.

### **General Terms & Conditions**

38. OCBC Bank reserves the rights at its sole 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.
39. The OCBC Cardmember's Agreement/ OCBC Debit Cardmember's Agreement shall continue to apply to usage of OCBC credit cards and debit cards. In the event of any inconsistencies between these terms and conditions and the terms and conditions in the OCBC Cardmember's Agreement/ OCBC Debit Cardmember's Agreement these terms and conditions shall prevail only insofar as they apply to the Campaign.
40. These terms and conditions shall be governed by the laws of Malaysia and the Eligible Cardmembers shall be deemed to have agreed to submit to the exclusive jurisdiction of the Courts of Malaysia.