

**Terms and Conditions for the Flex x DuitNow Campaign (“Campaign”) by
OCBC Bank (Malaysia) Berhad (199401009721 / 295400-W) (referred as “OCBC Bank” or “the Bank”)**

<p>When is the Campaign Period?</p>	<p>28 April 2022 until 28 August 2022 (both dates inclusive). The Bank may also change the Campaign Period by notice posted at the Bank’s branches or website.</p> <p>The Campaign Period is further broken down into 4 Campaign Months:</p> <table border="1" data-bbox="416 461 1294 651"> <thead> <tr> <th>Period</th> <th>Campaign Month</th> </tr> </thead> <tbody> <tr> <td>28 April 2022 – 28 May 2022</td> <td>1st Campaign Month</td> </tr> <tr> <td>29 May 2022 – 28 June 2022</td> <td>2nd Campaign Month</td> </tr> <tr> <td>29 June 2022 – 28 July 2022</td> <td>3rd Campaign Month</td> </tr> <tr> <td>29 July 2022 – 28 August 2022</td> <td>4th Campaign Month</td> </tr> </tbody> </table>	Period	Campaign Month	28 April 2022 – 28 May 2022	1 st Campaign Month	29 May 2022 – 28 June 2022	2 nd Campaign Month	29 June 2022 – 28 July 2022	3 rd Campaign Month	29 July 2022 – 28 August 2022	4 th Campaign Month
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<p>Who is eligible for this Campaign?</p>	<p>An Eligible Customer is any individual who:</p> <ol style="list-style-type: none"> 1. Signs up for the Flex account with the OCBC Malaysia Mobile Banking app within the Campaign period; and 2. Deposits at least RM20 into the Flex account; and 3. Keeps the Flex account active for 90 days from successful account opening date 										
<p>What is the Campaign about?</p>	<p>The Eligible Customer must perform ALL of the following during the Campaign Period to be entitled to a chance to win ONE (1) RM50 Starbucks e-Card, and/or ONE (1) standard edition Sony PS5 Console (Campaign Prizes):</p> <ol style="list-style-type: none"> a) Register for his/her DuitNow ID with Flex account; and/or b) Activate his/her DuitNow QR Code with Flex account; and c) Perform a minimum of 5 DuitNow and/or DuitNow QR transactions per Campaign Month (consisting of a funds transfer and/or payment of goods and services), with each transaction amounting to at least RM10. <p>Provided they have fulfilled all the conditions stated above during the Campaign Period, the top 25 Eligible Customers each Campaign month (ranked by highest number of DuitNow and/or DuitNow QR transactions performed within each Campaign Month) will be entitled to maximum ONE (1) RM50 Starbucks e-Card throughout Campaign Period, which will be sent via electronic direct mailer (eDM) to the winning Eligible Customers within 60 days from the end of the corresponding Campaign Month. The Starbucks Cards giveaway is capped at a maximum of 100 units throughout the Campaign Period (25 units each Campaign Month).</p> <p>At the end of the Campaign Period, the top 10 Eligible Customers (ranked by highest number of DuitNow and/or DuitNow QR transactions performed) will receive maximum ONE (1) standard edition Sony PS5 Console throughout Campaign Period, which will be sent via courier to the winning Eligible Customers by 31 October 2022. The winning Eligible Customers will be notified via eDM, and the Sony PS5 Console will be mailed to the latest mailing address on file with the Bank at the point of delivery. The Sony PS5 Console giveaway is capped at a maximum of 10 units throughout the Campaign Period.</p>										
<p>What you need to know about the Campaign?</p>	<ul style="list-style-type: none"> • Tracking of the Eligible Flex Account is based on the dates and time (Malaysian Time) as captured by OCBC Bank’s records during the Campaign Period. • The registered DuitNow ID and/or DuitNow QR must be linked to the Eligible Customer's Flex Account, i.e., as the default account for DuitNow/DuitNow QR transactions. 										

- All DuitNow and DuitNow QR transactions during Campaign Period must be made using OCBC Flex account. i.e., as the main debiting account for DuitNow/DuitNow QR transactions.
- All DuitNow and DuitNow QR transactions with a minimum of RM10 per transaction must be made to a recipient's account, DuitNow ID and/or DuitNow QR code which does not belong to the customer, i.e., the party sending money.
- All DuitNow and DuitNow QR transactions as follows are not eligible for the Campaign: a) transactions that are incomplete or unsuccessful during the Campaign Period; or b) transactions that are performed before or after the Campaign Period.
- Notwithstanding anything herein, OCBC Malaysia reserves the right to a) substitute the Campaign Prizes under the Campaign with another item of similar value at any time with prior notice; b) forfeit the Campaign Prizes if: (i) there is any dispute in the Customer's account or (ii) OCBC is of the opinion that the transactions performed by the Eligible Customer are not genuine transactions but are manipulated transactions made during the Campaign Period to achieve a high number of transactions or (iii) there is termination of the Eligible Customer's Flex Account at the time of campaign prize crediting/awarding or (iv) non-compliance or breach of these terms and conditions prior to the Campaign Prizes being given to the Eligible Customer.
- The Campaign Prizes are not transferable or exchangeable for cash.
- Upon winning, the Eligible Customers will receive a notification via eDM.
- The winning Eligible Customers shall be responsible to ensure that their telephone numbers and/or email address and/or mailing address provided are current and updated with the Bank. The notification and/or delivery of the Campaign Prizes will be based on each Eligible Customer(s)' email address and mailing address maintained with OCBC Bank. **The delivery of the Campaign 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.
- Eligible Customer(s) with mailing addresses that are based outside Malaysia will need to provide a mailing address that is based in Malaysia or collect the Campaign Prizes from an OCBC Bank branch of their choosing.
- For Eligible Customers who do not have a mailing address within Malaysia, the winning Eligible Customers who are entitled to the Campaign Prizes must contact OCBC Contact Centre at +603-8317 5000 to notify the Bank of either the collection of the Campaign Prizes from an OCBC branch or the delivery of the Campaign Prizes to a given mailing address in Malaysia.
- The Bank shall not be responsible to the winning Eligible Customers for any loss (including loss of opportunity and consequential loss flowing there from) suffered or for any failure to fulfil the delivery of the Campaign Prizes in the event the winning Eligible Customers' email address and/or mailing address in OCBC Bank's record is not current or correct.
- For the avoidance of doubt, if Eligible Customer does not receive any Winning notification (in the form of SMS, eDM or any other media/channels or methods by the Bank), he/she will not be entitled to any Campaign Prize.

General Terms & Conditions

- Your deposit is protected by PIDM up to RM250,000 for each depositor.
- The Bank's Accounts and Services – Main Terms and Conditions, Flex Account Product Information Sheet and Flex Account terms and conditions (all available at www.ocbc.com.my/flex) apply to this Campaign.
- If the Terms and Conditions for this Campaign ("Flex x DuitNow Campaign Terms and Conditions") conflict with the Bank's Accounts and Services – Main Terms and Conditions and any brochure or marketing materials, the Flex x DuitNow Campaign Terms and Conditions shall apply.

- The Bank has the right to change the Campaign Terms and Conditions, or to stop this Campaign, after giving prior notice by posting a general notice in any of the Bank's branches or website.
- The decision of the Bank subject to there being no manifest errors on all matters relating to this Campaign shall be final, conclusive, and binding on all parties including you.
- The Bank shall not be liable for any default or non-performance of the Bank under these Campaign Terms and Conditions due to any act of God, war, riot, strike, terrorism, epidemic, lockout, industrial action, fire, flood, drought, storm or any event beyond the reasonable control of the Bank.
- The laws of Malaysia apply to the Campaign and the courts of Malaysia may decide on any disputes arising from the Campaign.