

“JomPAY and Win” Campaign

Terms and Conditions

1. Definition

- a) **“Campaign Period”** is from 1 December 2021 – 28 February 2022, both dates inclusive.
- b) **“JomPAY”** means a national initiative supported by OCBC Bank to enable online bill and invoice payments across Malaysia.
- c) **“JomPAY Billers”** means billers that have registered to participate in JomPAY.
- d) **“JomPAY Transaction”** means the successful payment of any bills or invoices of a JomPAY Biller via JomPAY, with minimum amount of Ringgit Malaysia Fifty (RM50) per transaction for different bill accounts. The JomPAY Transaction is to be carried out during the Campaign Period through OCBC Malaysia Internet Banking or Mobile Banking application.
- e) **“Eligible Customer”** means customers of the Bank (as defined below) who fulfil the requirements and not disqualified under Clause 3 below.
- f) **“Prize”** means a prize set out in Table 1 below.
- g) **“Terms and Conditions”** means the terms and conditions that govern the Campaign (as defined below) as determined by the Bank.

2. The Campaign

“JomPAY and Win” Campaign (“Campaign”) is jointly organised over the Campaign Period by OCBC Bank (Malaysia) Berhad (“OCBC Bank”) and OCBC Al-Amin Bank Berhad (“OCBC Al-Amin”) (collectively, referred to as the “Bank”) subject to these terms and conditions.

3. Who is eligible?

Only Eligible Customers are eligible to participate in this Campaign. Eligible Customers are customers who has registered the billers as JomPAY favourites and performed the JomPAY transactions with minimum of RM50 per transaction for different bill accounts via OCBC Malaysia Internet or Mobile Banking application, provided that such customers do not fall within any of the following disqualifying events:

- a) customers who are below 18 years old;
- b) customers whose accounts with the Bank have been suspended or terminated; and
- c) customers who have breached any agreement with the Bank.

4. What must the Eligible Customer do to participate in Campaign?

To stand a chance to win a Cash Prize, an Eligible Customer must perform the following through OCBC Malaysia Internet Banking or Mobile Banking application within the Campaign Period.

| Category | Qualifying Requirement |
|----------------------|--|
| Monthly Prize | a) Register at least 3 bills as JomPAY favourites on OCBC Malaysia Internet Banking; and b) Perform at least 3 bill payments per month with minimum of RM50 per transaction using JomPAY via OCBC Malaysia Internet Banking or Mobile Banking application during Campaign Period. |
| Grand Prize | a) Register at least 3 bills as JomPAY favourites on OCBC Malaysia Internet Banking; and b) Perform at least 10 bill payments throughout Campaign Period with minimum of RM50 per transaction using JomPAY via OCBC Malaysia Internet Banking or Mobile Banking application. |

- i) JomPAY transaction with minimum of RM50 per transaction must be made to different bill accounts.
- ii) Split payments of any bills are not allowed. Customers who perform split payments of any bills/invoices of a JomPAY biller for this Campaign, i.e. the Customer should be paying a JomPAY biller's bills/invoice amounting to Ringgit Malaysia One Hundred (RM100) and the Customer splits the payment into two (2) split transactions of Ringgit Malaysia Fifty (RM50) each, the split transactions will not be counted or eligible for winning any prizes.
- iii) JomPAY transactions which are incomplete, unsuccessful, or performed before or after the Campaign Period shall not be eligible for the Campaign.
- iv) The crediting of cash prize will be done within thirty (30) days after the campaign period for respective months.

5. Procedure for the Cash Prize?

Table 1

| Category | Transaction Period | Cash Prize for the Month | Cash Prize per Winner | No of Winners | Total Prizes | Cash Prize Crediting Period |
|---|-------------------------------|--------------------------|-----------------------|---------------|--------------|-----------------------------|
| Monthly Prize Register at least 3 bills as JomPAY favourites; and Perform at least 3 bill payments per month* | 1 December – 31 December 2021 | December 2021 | RM100 | 100 | RM10,000 | By 31 January 2022 |
| | 1 January – 31 January 2022 | January 2022 | RM100 | 100 | RM10,000 | By 28 February 2022 |
| | 1 February – 28 February 2022 | February 2022 | RM100 | 100 | RM10,000 | By 31 March 2022 |

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|--|---------------------------------------|----------------------------------|-------|----|----------|------------------|
| Grand Prize Register at least 3 bills as JomPAY favourites; and Perform at least 10 bill payments throughout Campaign Period* | 1 December 2021 – 28 February 2022 | December 2021 – February 2022 | RM500 | 20 | RM10,000 | By 31 March 2022 |
|--|---------------------------------------|----------------------------------|-------|----|----------|------------------|

* JomPAY transaction of RM50 and above for different bill accounts.

- a) Each Eligible Customer can only win a maximum of one (1) Monthly Prize and one (1) Grand Prize throughout the Campaign Period.
- b) There will be 300 winners for Monthly Prize (100 winners per month) and 20 winners for Grand Prize in this Campaign.
- c) Eligible customers will receive an SMS and they must answer all the questions correctly to win the Cash Prize. The system will capture the first 100 complete and correct replies for respective months under Monthly Prize and first 20 complete and correct replies for Grand Prize.
- d) The Cash Prize will be credited into the Eligible Customer's currently valid account with the Bank within thirty (30) days after the campaign period of respective months (as stated in Table 1). The Cash Prize will be forfeited if the Eligible Customer ceases to have any account with the Bank at time of Cash Prize crediting.
- e) If an Eligible Customer maintains more than one account with the bank, the Bank reserves the right to credit the Cash Prize into any one among the Eligible Customer's valid and active accounts.
- f) The Bank will notify the winners via SMS based on their contact details maintained in the Bank's system within thirty (30) days after the campaign period of respective months under Monthly Prize and Grand Prize. Notwithstanding the foregoing, the Bank reserves the right to use any other media/channels or methods, including the Bank's website at www.ocbc.com.my as it deems fit at its discretion, for the purpose of announcing the winners.
- g) For the avoidance of doubt, if Eligible Customer does not receive any Winning notification (in the form of SMS or any other media/channels or methods by the Bank), he/she will not be entitled to any Prize.

6. General Terms and Conditions

- a) The 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.

- b) The Bank reserves the rights at its absolute discretion to withdraw, cancel, suspend, extend or terminate this Campaign at any time in whole or part, or to vary, delete or add to any of the Terms and Conditions herein at any time with prior notice, by way of posting on the Bank's website at www.ocbc.com.my, or in any other method deemed suitable by the Bank. Notice of such variation of the Terms and Conditions or suspension or termination of the Campaign will take effect from the date set out in the notice.
- c) By participating in the Campaign, the Eligible Customer shall be taken as having agreed to be bound by the Terms and Conditions.
- d) All the existing Accounts and Services – Main Terms and Conditions and Internet Banking Terms and Conditions, where applicable, shall continue to apply. In the event of any inconsistencies with these terms and conditions, these terms and conditions shall prevail in relation to this Campaign only.
- e) The Bank shall not be liable for any failure to perform 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.
- f) The Terms and Conditions shall be governed by and construed in accordance with the laws of Malaysia.