

Terms and Conditions of Refinancing and Cash Back Programme – “OCBC Get Your Cash Back Campaign” (“Terms & Conditions”)

Get Your Cash Back When You Refinance with OCBC

1. The Campaign

- 1.1. The OCBC Get Your Cash Back Campaign (“the Campaign”) offers home loan/financing customers Cash Back when they refinance their existing home loan/financing from another bank to OCBC.
- 1.2. The Campaign runs from 1 October 2019 to 31 December 2019 (both dates are included in the “Campaign Period”) or such date(s) as may be determined and notified by (for the Campaign related to OCBC products) OCBC Bank (Malaysia) Berhad (295400-W) (“OCBC Bank”) or (for the Campaign related to OCBC AI-Amin products) OCBC AI-Amin Bank Berhad (818444-T) (“OCBC AI-Amin”) at its sole discretion from time to time.
- 1.3. The Campaign is applicable to all OCBC Bank and OCBC AI-Amin branches in Malaysia.
- 1.4. OCBC Bank and OCBC AI-Amin (collectively, “OCBC”) reserve the right, upon giving adequate prior notice of twenty one (21) calendar days, to change the duration and/or commencement and/or expiry dates of the Campaign Period.

2. Eligibility

- 2.1. The Campaign is open only to individual Malaysia residents, Permanent Residents, non-residents*, OCBC staff, e2 Power Sdn Bhd and immediate families, but excluding corporate customers, who during the Campaign Period apply for an OCBC Home Loan / Home Financing-i of the following:

- (i) refinancing of completed residential property(ies) from another bank

**Subject to country of origin*

- 2.2. Customers whose accounts with OCBC have been suspended or terminated or who have breached any other agreements with OCBC are not eligible.
- 2.3. The Eligible Products for this campaign are as follows:
 - (i) Conventional Home Loan
 - (ii) Islamic Home Financing (Manarat Home-i)
- 2.4. The customer is entitled to the Cash Back for the Financing Amount (FA) as stipulated in the table below, subject to:
 - (i) The customer accepting the financing facility within 7 working days from the date of the issuance of the letter of offer, except that if the letter of offer is dated between 20 to 31 January 2020 (both dates inclusive) the customer’s acceptance must be on or before 10 February 2020;
 - (ii) First disbursement of the financing facility occurring on or before 30 June 2020.

Min FA	Max FA	Cash Back
RM650,000	RM10,000,000.00	0.3% from the whole financing amount including MRTA/MLTA/MRTT financing OR a maximum of RM20,000 (capping amount)

3. Campaign Mechanics

- 3.1 Every OCBC Home Loan/Home Financing-i customer who fulfils the criteria set out in these Terms and Conditions is entitled to the Cash Back amount.
- 3.2 The Customer shall pay for all costs and expenses incidental to the OCBC Home Loan/Home Financing-i application including legal fees, disbursement, stamp duties, valuation cost and all relevant taxes.
- 3.3 The Cash Back amount will be credited to the customer's OCBC deposit account three (3) months from the first loan/financing disbursement.
- 3.4 The customer is required to open a first party deposit account to facilitate the crediting of Cash Back and standing instruction (SI) for monthly instalment/rental payments.
- 3.5 The account opening requirement under this campaign is waived for customers who have an existing active Current Account or Savings Account (CASA) with the Bank. However, the customer is required to authorise a standing instruction (SI) for monthly instalment/rental payments from his or her existing CASA with the Bank.
- 3.6 SMS will be issued to customers upon crediting of Cash Back to the account.
- 3.7 A joint application of OCBC Home Loan/Home Financing-i is entitled to a one (1) time Cash Back amount per OCBC Home Loan/Home Financing-i application only.
- 3.8 OCBC's decisions on all matters relating to the Campaign will be final and binding.

4. Other Terms and Conditions

- 4.1 All the existing Accounts and Services – Main Terms and Conditions and Terms and Conditions governing the loan/financing shall continue to apply.
- 4.2 This Campaign is not valid with any other OCBC promotion unless otherwise agreed by OCBC.
- 4.3 By participating in this Campaign, the customers irrevocably permit and authorise OCBC to disclose information regarding their particulars to the parties involved in organising, promoting and conducting the Campaign.
- 4.4 OCBC may vary or add to these Terms and Conditions; or vary, suspend or terminate the Campaign with notice to the customers. Variations or additions to these Terms and Conditions or the variation, suspension or termination of the Campaign may be made by placing a general notice in any one issue of a daily national newspaper or by posting a general notice in any OCBC branch or its website or by incorporating the notice into OCBC statement sent to the customers periodically.
- 4.5 So long as any time criteria stated in these Terms and Conditions are not complied with, the customer shall not be eligible for the Cash Back. The Bank will not entertain any appeal or dispute, including on the basis of delay in loan/financing approval, issuance of letter of offer, or loan/financing documentation due to any party whatsoever. Additionally, all applications of loan/financing are subject to OCBC's approval.

- 4.6 OCBC shall not be liable for any non-performance of any of these terms and conditions due to any act of God, war, riot, strike, lockout, industrial action, epidemic, pandemic, fire, flood, drought, storm, delay or non-delivery of any post / communication / correspondence, technical or system failure or any event beyond the reasonable control of OCBC.
- 4.7 This Campaign shall be subject to the regulations, directives and guidelines of Bank Negara Malaysia and such other relevant regulatory bodies.
- 4.8 Any Terms and Conditions which are illegal, prohibited or unenforceable under any law or regulation shall be ineffective to the extent of such illegality, voidness, prohibition or unenforceability without invalidating the remaining provisions.
- 4.9 These Terms and Conditions are governed by and shall be construed in accordance with the laws of Malaysia.

Agreement

I/We have read and understood the Terms and Conditions governing the OCBC Get Your Cash Back Campaign 1 October - 31 December 2019. I/We agree to be bound by the above Terms and Conditions and such other Terms and Conditions as may be amended by OCBC from time to time.

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Name :
I/C No :
Date :