

TERMS & CONDITIONS

OCBC TRAVEL AND WIN A HOLIDAY!

Duration

1. The “OCBC Get Rewarded When You Travel Campaign” (“Campaign”) is organised by OCBC Bank (Malaysia) Berhad and OCBC Al-Amin Bank Berhad (either or both of which, “OCBC Malaysia”) and is subject to these terms and conditions. The Campaign runs from 15 December 2021 to 15 February 2022, 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 Malaysia; and
 - b) OCBC **Debit/i Cardmembers** who hold an OCBC Debit Card/i issued by OCBC Malaysia.

(collectively “Eligible Cardmembers”).

3. The following persons are **NOT** eligible to participate in this Campaign:
 - a) permanent and contract employees of **Usage and Merchant Partnerships unit from Consumer Lifestyle & Finance Department of OCBC Bank**, including the employees’ respective immediate family members, i.e. parents, spouses, children and siblings;
 - b) holder(s) of any Card(s) not issued in Malaysia;
 - c) holder(s) of any Card(s) who is (are) in default of any facilities granted by OCBC Malaysia at any time during the Campaign Period, subject to OCBC Malaysia’s discretion.

For avoidance of doubt, permanent and contract employees of OCBC Bank (other than Usage and Merchant Partnerships from the Consumer Lifestyle & Finance Department of OCBC Bank) including their respective immediate family members, i.e. parents, spouses, children and siblings are eligible to participate in the Campaign and win the Cashback Prizes only.

Registration

4. To participate in the Campaign, Eligible Cardmembers are required to register their participation with OCBC Malaysia during the Campaign Period via either one (1) of the following:
 - a) by responding to OCBC Malaysia’s short message service (“SMS”) sent to their mobile number and by typing **TR** <space> **last 6-digit NRIC number** and sending the same to 62662 during the Campaign Period; or
 - b) by registering online at **www.ocbc.com.my/TR** (“Campaign Website”).
5. Upon successful registration, Eligible Cardmembers will receive a confirmation from OCBC Malaysia via SMS and/or as shown on the Campaign Website.
6. Eligible Cardmembers who register via SMS and/or Campaign Website are deemed to have read and agreed with the terms and conditions herein and have consented to participate in this Campaign.

Campaign Qualifying Criteria

7. Upon successful registration per Clauses 4 to 6 above, Eligible Cardmembers must make Eligible Transactions (as defined in Clause 8 herein) using their OCBC Credit Card(s) or Debit Card(s) in the manner explained below during the Campaign Period to stand a chance to receive the Cashback and/or Grand Prizes (as defined in Clauses 13 to 21 herein):

Qualifying Criteria	Prize Eligibility
Spend cumulative RM750 on travel-related transactions during Campaign Period (“Travel Spending”)	Yes
Spend cumulative RM1,500 on travel-related transactions during Campaign Period (“Travel Spending”)	Yes
Top 4 highest spenders on travel-related transactions throughout the Campaign Period	Yes

Travel Spending shall herein be referred to as “Eligible Transactions”.

8. Eligible Transactions for the Campaign shall include travel 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. Travel spending only applies to the following Merchant Category Codes (“Eligible MCC”):

Category	Eligible MCC
Airlines	3000 – 3299, 4582, 4511
Accommodation	3501 – 3999, 7011, 7012, 7032, 7033
Travel	3351 – 3441, 4411, 4722, 5962, 7991

9. For the avoidance of doubt, the following are **NOT** Eligible Transactions for the purposes of this Campaign:
- Spending transactions which do not fall under Eligible Transactions as defined in Clauses 7 to 8 herein;
 - 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
 - Eligible Transactions which are subsequently cancelled, refunded, disputed, unauthorized or fraudulent.
10. The tracking of the Eligible Transactions is based on the dates and time (Malaysian Time) as captured by OCBC Malaysia’s records during the Campaign Period.
11. OCBC Malaysia 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

12. Details of the Cashback, Consolation Prizes and Grand Prize (“Prizes”) are as defined in Clauses 13 to 21 herein.

Cashback

13. The Cashback is awarded on a first come, first served basis, and is capped at RM21,250 throughout the Campaign Period.

Spend Requirement	Prizes
Spend cumulative RM750 on travel-related transactions	RM75 Cashback
Spend cumulative RM1,500 on travel-related transactions	RM200 Cashback

Grand and Consolation Prizes

14. The Grand and Consolation Prizes will be awarded to 4 of the highest Campaign spenders who spend on travel-related transactions throughout the Campaign period.
15. Details of the Grand and Consolation Prizes and number of Grand and Consolation Prize Winners throughout the Campaign Period are as follows:

Prize Category	Prizes	No. Of Prize Winners
Grand Prize	1 Night stay at Grand Executive Suite, Hilton Kuala Lumpur worth RM1,000	1
Consolation Prize	1 Night stay at Deluxe Room, Hilton Kuala Lumpur worth RM600	3

16. Details of the Grand and Consolation Prizes are as follows:
- The Hotel Vouchers are issued by Taito Asia Development Sdn Bhd (“**Issuer**”) and can be used to redeem hotel accommodation, subject to the Issuer’s terms and conditions.
 - The redemption and stay period(s) for Hilton Kuala Lumpur Voucher is one year from the date of issue. Failure to redeem the Hotel Voucher within the said period will result in the Hotel Voucher being forfeited and/or becoming invalid and/or unusable for redemption. There may be no replacement of any Hotel Vouchers that have lapsed or expired.
 - All services are subject to availability and OCBC Malaysia has no control over the arrangements which include but not limited to airline tickets, hotel accommodations, and/or tour packages and the said arrangements may be subject to change. OCBC Malaysia accepts no responsibility for any change and/or cancellation of any of the said arrangements.
 - Once the Hotel Voucher has been redeemed, any changes and/or cancellations will be subject to cancellation penalty and/or agent amendment fee.
 - The Hotel Voucher is not transferable or redeemable in cash and there is no refund value.
 - Any dispute in connection with the Hotel Vouchers shall be referred to the Issuer. OCBC Malaysia disclaims all liabilities and obligations for the Hotel vouchers.
17. An Eligible Cardmember is eligible to win a maximum of only one (1) Cashback **AND** one (1) Grand or Consolation Prize throughout the Campaign Period.

Prize Fulfilment Process

18. The Prizes shall be fulfilled by OCBC Malaysia to the Winners within twelve (12) weeks after the end of the Campaign Period.
19. The Prizes cannot be transferred to a 3rd party, exchanged for cash or a different prize or reward of similar value or any other alternatives in any circumstances.
20. At the time of awarding the Prize, the Eligible Cardmember's Credit or Debit Card account(s) must be current, valid, subsisting and in good credit standing as may be determined by OCBC at its sole discretion, and not in breach of any of these terms and conditions.
21. OCBC Malaysia reserves the right to forfeit the Prizes if there is (i) any dispute in the Cardmember's account or (ii) if there is a reversal of an Eligible Transaction which was made during the period after the Cardmember registered for the campaign until the end of the Campaign Period and where the reversal results in the Qualifying Criteria set out in Clause 7 not being fulfilled or (iii) termination of the Eligible Cardmember's Card or (iv) non-compliance or breach of these terms and conditions prior to the Prize being given to the Eligible Cardmember.

General Terms & Conditions

22. OCBC Malaysia 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.
23. The OCBC Cardmember's Agreement and OCBC Debit Cardmembers Agreement shall continue to apply to the usage of OCBC Credit Cards and OCBC Debit Cards respectively. In the event of any inconsistencies between these terms and conditions and the terms and conditions in the OCBC Cardmember's Agreement and/or the terms and conditions in the OCBC Debit Cardmembers Agreement, these terms and conditions shall prevail only insofar as they apply to this Campaign.
24. 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.