

OCBC PREMIER BANKING NEW CLIENT PROMOTION

TERMS AND CONDITIONS

1. THE PROMOTION

1.1 OCBC Bank (Malaysia) Berhad (199401009721 / 295400-W) and OCBC Al-Amin Bank Berhad (200801017151 / 818444-T) (both banks are referred together as the “Bank”) present the OCBC Premier Banking New Client Promotion (“Promotion”) subject to the terms and conditions herein.

2. PROMOTION PERIOD

2.1 The Promotion will commence on 1 April 2021 until 31 October 2022, both dates inclusive (“Promotion Period”).

3. ELIGIBILITY

3.1 The Promotion is open to the below individuals who are

- a) Malaysian residents, including Permanent residents in Malaysia, or
- b) Non-residents (except individuals from countries not acceptable to the Bank), or
- c) New clients of the Bank, or
- d) Existing clients of the Bank.

3.2 The following individuals are disqualified and shall not be eligible to participate in this Promotion:

- a) Individuals whose accounts with either Bank have been suspended or terminated or who have breached any other agreements with either Bank; and
- b) Individuals who are sales staff of OCBC Bank.

3.3 The Banks’ clients who are not disqualified shall be referred to as Eligible Clients.

4. PROMOTION MECHANICS

4.1 Eligible Clients will need to fulfil the criteria below with the Bank during the Promotion Period to earn an entry for the respective Lucky Draws.

4.1.1 Monthly Lucky Draw

- i) An Eligible Clients who is successfully onboarded as a Premier Banking client during the Promotion Period, will be automatically enrolled in the Promotion and will receive one (1) entry to participate in the Monthly Lucky Draw. The entry will be based on the respective month of the client being successfully onboarded as per Table 1 below.

Table 1:

No	Onboarding Duration	Lucky Draw Month	Entry per Eligible Client	Lucky Draw Selection Month	Cash Reward
1	1 – 30 April 2022	April	1 Entry	May	RM3,888 X 1 Winner
2	1 – 31 May 2022	May	1 Entry	June	RM3,888 X 1 Winner
3	1 – 30 June 2022	June	1 Entry	July	RM3,888 X 1 Winner
4	1 – 31 July 2022	July	1 Entry	August	RM3,888 X 1 Winner
5	1 – 31 August 2022	August	1 Entry	September	RM3,888 X 1 Winner
6	1 – 30 September 2022	September	1 Entry	October	RM3,888 X 1 Winner



- ii) All entries for each month will be pooled together and will undergo a Randomiser Programme where Eligible Clients will be chosen randomly.
- iii) Eligible Clients that have been shortlisted (“Shortlisted Clients”) will be contacted by the Bank based on the valid contact numbers in the Bank’s records. Shortlisted Clients will then be required to pass a Quiz related to the Bank to be a deemed a Winner and redeem the Cash Reward.
- iv) There will be a total of six (6) Winners for the Monthly Lucky Draw and Eligible Client can only participate once in the Monthly Lucky Draw.

4.1.2 Bonus Lucky Draw

- i) All Eligible Clients who participated in the Monthly Lucky Draw will be eligible to receive an additional one (1) entry for the Bonus Lucky Draw that will be held in November 2022.
- ii) To be eligible for the Bonus Lucky Draw, Eligible Clients will need to meet the requirements below:
 - a) Has Asset Under Management (AUM) of RM300,000 for the month of September 2022; and
 - b) Maintains a minimum of RM300,000 in AUM until 31 October 2022
- iii) All entries will be pooled together and will undergo a Randomiser Programme where Eligible Clients will be chosen randomly.
- iv) The Eligible Client that have been shortlisted (“Shortlisted Client”) will be contacted by the Bank based on the valid contact numbers in the Bank’s records. The Shortlisted Client will then be required to pass a Quiz related to the Bank to be a deemed a Winner and redeem the Cash Reward.
- v) The lucky draw selection month for the Bonus Lucky Draw will be in November 2022. There will be one (1) Winner selected for the Bonus Lucky Draw, and the Winner will win a cash reward of RM8,888.

4.2 Disqualification of Shortlisted Client

- 4.2.1 The Bank will make 3 attempts to contact the Shortlisted Client via the contact number in the Bank’s records. If a Shortlisted Client is not able to be contacted after 3 attempts have been made, the Shortlisted Client will be disqualified.
- 4.2.2 If a Shortlisted Client does not pass the verification needed to identify the Shortlisted Client during the phone call, or answers the Quiz question wrongly, the Shortlisted Client will also be disqualified.
- 4.2.3 In any event the initial Shortlisted Customer is disqualified, the Bank reserves the right to select the next Shortlisted Client through the Randomiser Programme.

4.3 AUM refers to the products of the Bank held and maintained by a customer of the Bank, with the AUM computed according to product type in the manner set out in Table 2 below:

Table 2:

Products	AUM Computation
Deposit Products/Deposit-i Products	AUM is based on balances at the end of month
Investment Products/Syariah Compliant Investment Products	AUM is based on the investment amount at the end of month
Banca Products/Takaful Products	AUM is based on the first-year net annualised premium or monthly contribution

5. CASH REWARD

- 5.1 The Cash Reward will be paid within 30 days after the Lucky Draw selection month. The Cash Reward will be credited into the Winner’s individual savings/current account/-i with the Bank.
- 5.2 If the Winner do not have an individual account as stated in Clause 5.1, the Cash Reward will be credited into his/her joint account.
- 5.3 The Cash Reward is not transferable or exchangeable, unless otherwise agreed in writing by OCBC Bank.
- 5.4 By accepting the Cash Reward, Winners are deemed to have:
 - i. voluntarily provided their personal data to the Bank and consented to the Bank to process their personal data for the acknowledgement of the abovementioned Prizes.



- ii. read and agreed that their data may be processed in accordance with the Bank's Privacy Policy on the Bank's website

6. GENERAL

- 6.1 Participation in this Promotion is deemed as acceptance of these Terms and Conditions.
- 6.2 The Bank may reasonably, after giving prior notice and the reason for the change in Terms and Conditions or termination of the Promotion, change these Terms and Conditions, or to stop this Promotion, by posting a general notice in any of the Bank's branches or website and the notice will take effect from the date set out in the notice.
- 6.3 The decision of the Bank subject to there being no manifest errors on all matters relating to this Promotion shall be final, conclusive and binding on all parties including you.
- 6.4 These terms and conditions shall be governed by and construed in accordance with the laws of Malaysia.

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OCBC Bank (Malaysia) (199401009721 / 295400-W)
and OCBC Al-Amin Berhad (200801017151 / 818444-T)

