

Terms and Conditions Governing 'Add & Pay' Online & Mobile Bill Pay Campaign

The Campaign

- The 'Add & Pay' Online & Mobile Bill Pay Campaign ("Campaign") is organised by OCBC Bank (Malaysia) Berhad ("OCBC Bank") subject to these terms and conditions. The Campaign will run from 8 October 2015 until 29 February 2016, both dates inclusive ("Campaign Period").

Who are eligible

- Only "Eligible Customers" are eligible to participate in this Campaign. Eligible Customers are customers who have a currently valid current or savings account, and/ or hold valid credit cards with OCBC Bank, provided that such customers do not fall within any of the following disqualifying events :
 - customers who are 18 years old or younger;
 - customers whose accounts with OCBC Bank shall have been suspended or terminated; and
 - customers who have breached any agreement with OCBC Bank.

What must the Eligible Customer do to participate in Campaign

- To participate in the Campaign, an Eligible Customer must perform the following in any month via <https://internet.ocbc.com.my/internet-banking> or OCBC Malaysia Mobile Banking application to any of the Billing Organisations (defined below) by 29 February 2016.
 - Register a new Billing Organisation and pay to receive RM5 Rebate (defined below). Limited to 3 Billing Organisations set per Eligible Customer i.e. maximum RM15 Rebate per Eligible Customer.
 - Pay these new billers for 3 consecutive months to receive additional RM15 Rebate.
 - Each bill must have a minimum value of RM50 to qualify for above.
- The data generated by and recorded in OCBC Bank's systems shall be conclusive evidence as to whether a particular Eligible Customer has duly completed clause 3 above, and where applicable, the date and time for such completion. Any purported registration or payment which is not duly captured by and reflected in OCBC Bank's systems and records shall be disqualified for purposes of this Campaign.

How does the Rebate work

- Subject always to the availability of the Rebate Fund (defined below), after an Eligible Customer has duly completed clause 3 above with the data duly captured by and reflected in OCBC Bank's systems, an Eligible Customer will receive a once-only RM30 Rebate made pursuant to clause 3 above, on a first come first served while stocks last basis ("Rebate").
For avoidance of doubt:
 - if an Eligible Customer adds and pays to more than 3 new Billing Organisations within the Campaign Period under clause 3 above, a maximum of RM15 Rebate will be given; and
 - an Eligible Customer is only entitled to receive a maximum Rebate of RM15 for performing bill payments to these new Billing Organisations for 3 consecutive months or more;
 - as soon as an Eligible Customer becomes entitled to receive a Rebate, he/she is no longer eligible for further participation in this Campaign, notwithstanding that he/she may receive further communications(s) and make further payments within the Campaign Period.
- OCBC Bank allocates a maximum of RM60,000 only ("Rebate Fund") to be given away as Rebates in this Campaign. Upon exhaustion of the Rebate Fund, no further Rebate will be given, notwithstanding anything to the contrary.
- The Rebate will be credited into the Eligible Customer's currently valid account with OCBC Bank within 8 to 10 weeks from the end of the Campaign Period. Notwithstanding anything herein, the Rebate will be forfeited if the Eligible Customer no longer has any active account with OCBC Bank at time of Rebate crediting.
- If an Eligible Customer maintains more than 1 account with OCBC Bank, OCBC Bank reserves the right to credit the Rebate into any 1 among the Eligible Customer's credit card, savings or current accounts. Where available, the Rebate will be credited based on the following account priority:
 - OCBC credit card account; and
 - OCBC savings or current account (in the sole personal name of the Eligible Customer, not joint account). All depository accounts are insured by PIDM.

General Terms and Conditions

- In this Campaign, the "Billing Organisations" means the following as well as all billers under JomPAY List (defined below):

1. ASTRO	27. MAJLIS PERBANDARAN PORT DICKSON
2. AUTOMOBILE ASSOCIATION MALAYSIA (AAM)	28. MAJLIS PERBANDARAN PULAU PINANG

3.	CELCOM	29.	MAJLIS PERBANDARAN SANDAKAN
4.	DEWAN BANDARAYA KOTA KINABALU	30.	MAJLIS PERBANDARAN SEBERANG PERAI
5.	DEWAN BANDARAYA KUALA LUMPUR	31.	MAJLIS PERBANDARAN SELAYANG
6.	DIGI	32.	MAJLIS PERBANDARAN SUBANG JAYA
7.	Etiqua Insurance	33.	MAJLIS PERBANDARAN TELUK INTAN
8.	INDAH WATER KONSORTIUM	34.	MAXIS
9.	LEMBAGA AIR PERAK	35.	P1.COM
10.	MAJLIS BANDARAYA IPOH	36.	Pac Lease
11.	MAJLIS BANDARAYA MELAKA BERSEJARAH	37.	Pacific Mutual Fund
12.	MAJLIS BANDARAYA PETALING JAYA	38.	PEJABAT PENGARAH TANAH & GALIAN SELANGOR
13.	MAJLIS BANDARAYA SHAH ALAM	39.	Prudential Insurance
14.	MAJLIS DAERAH LAHAD DATU	40.	SABAH ELECTRICITY SDN BHD
15.	MAJLIS DAERAH PENAMPANG	41.	Sarawak Electricity Supply Corporation (SESCO)
16.	MAJLIS DAERAH SEGAMAT	42.	SILICON NAVIGATOR (JARING)
17.	MAJLIS PERBANDARAAN TAWAU	43.	SYABAS
18.	MAJLIS PERBANDARAN AMPANG JAYA	44.	SYARIKAT AIR JOHOR
19.	MAJLIS PERBANDARAN BATU PAHAT	45.	TELEKOM MALAYSIA
20.	MAJLIS PERBANDARAN JOHOR BAHRU TENGAH	46.	TENAGA NASIONAL BERHAD
21.	MAJLIS PERBANDARAN KAJANG	47.	THE CHINA PRESS
22.	MAJLIS PERBANDARAN KLANG	48.	Tokio Marine
23.	MAJLIS PERBANDARAN KUANTAN	49.	TT DOTCOM
24.	MAJLIS PERBANDARAN MANJUNG	50.	UNIFI
25.	MAJLIS PERBANDARAN MUAR	51.	Zurich Insurance (M) Berhad
26.	MAJLIS PERBANDARAN NILAI		

JomPAY List

No.	Biller Code	Biller Code Name / Short Name	No.	Biller Code	Biller Code Name / Short Name
1	7658	Bank Persatuan	53	8896	Webserver.com.my
2	6668	Box of Bricks Sdn Bhd	54	9753	Yayasan Pelajaran Johor
3	5900	CIMA SE ASIA	55	7773	Yayasan Sarawak
4	2600	CIMA SE ASIA	56	1388	Berjaya Sompo Insurance Bhd
5	5595	CIMA SE ASIA	57	3210	Jabatan Insolvency Malaysia
6	5355	Connect Store Sdn Bhd	58	3269	Joyalukkas Jewellery
7	9928	Coway (M) Sdn Bhd	59	6643	Taylor's University Sdn Bhd
8	8383	Cukai Taksiran - MDHS	60	6288	Lonpac Insurance
9	8938	Cyrocord	61	9100	Cukai Taksiran - MPAJ
10	5306	D'Synergy Sdn Bhd	62	9118	9118
11	6627	Element 14 Sdn Bhd	63	5017	Allianz Life
12	9555	Etiqua - (Ex Mayban Life)	64	7500	Altel COMM
13	8599	Etiqua - General Insurance	65	2436	Amfutures Sdn Bhd
14	6866	Holiday Villa Club	66	2006	AXA AFFIN Life Insurance
15	1818	Hong Leong Assurance Berhad	67	6692	Berjaya Golf Resort Berhad
16	1313	Hong Leong MSIG Taka - Family	68	3525	BIMB Investment
17	1222	Hong Leong MSIG Taka - General	69	7922	Bodying
18	2212	Ikobana Corporation	70	2881	Celcom Mobile Sdn Bhd
19	7088	Interbase (Lelong.my)	71	2170	Dinar Holidays Sdn. Bhd.
20	3822	Islamic Relief - MY	72	7112	EVS Travel & Tours Sdn Bhd
21	5678	JF Apex Securities Berhad	73	9613	IHM Nursing Care Sdn. Bhd.
22	5777	Machines Sdn Bhd	74	4838	IHM Risk Management Sdn. Bhd.
23	6999	Machines Service Sdn Bhd	75	7096	IHM Risk Prevention Sdn. Bhd.
24	8805	Majlis Bandaraya Kuching Selatan	76	4663	IHM Risk Protection Sdn. Bhd.
25	7005	MalaysiaKini	77	8557	IHM Sdn. Bhd.
26	1123	MAXIS	78	2667	IHM Virtual Pharmacy Sdn. Bhd.
27	8292	Maybank Investment Bank Bhd	79	1628	IHM Wellness Centre Sdn. Bhd.
28	5009	Maybank Trustees Will Writing	80	6916	INNOVIX
29	8318	Mercy Malaysia	81	9035	Little Playhouse
30	1008	Monash University Malaysia S/B	82	3004	Majlis Daerah Tangkak
31	6585	MPSJ Cukai Taksiran	83	2956	Majlis Perbandaran Kulai

32	1081	NIIT College Kuching	84	3392	Medic Call Centre Sdn. Bhd.
33	2238	Parkson Credit	85	6445	MOCCIS
34	3111	Pharmaniaga Logistics Sdn Bhd	86	9282	MolPay Sdn Bhd
35	8813	Reebonz Lifestyle Sdn. Bhd.	87	8987	MPHTJ
36	3129	Richwell - Donors	88	3988	MSIG
37	1800	SAMB	89	5413	My Dothealth Sdn. Bhd.
38	6882	SGIVC - Membership Fee	90	2295	Nature (Diamond)
39	1339	Sri Damansara Club Bhd	91	6155	Nazri Azmi Islinda
40	8698	Stemtech	92	6478	NSTP-Newspaper Sales & Dist A
41	1180	Sun Life Malaysia Assurance	93	9084	NUR Distribution Sdn. Bhd.
42	6007	Sun Life Malaysia Takaful	94	8680	Perbadanan Labuan
43	8128	Sunway College (KL) Sdn Bhd	95	4333	Rentokil Initial (M) Sdn Bhd
44	8862	Sunway College Johor Sdn Bhd	96	5488	Sunway Le Cordon Bleu Sdn Bhd
45	2220	Sunway Education Group Sdn Bhd	97	3590	Sunway-TES Sdn Bhd
46	6338	Sunway Education Group Sdn Bhd	98	7138	The British School of KL SB
47	3228	Sunway Education Group Sdn Bhd	99	2055	The Budimas Charitable Foundat
48	9399	Sunway Lagoon Club Berhad	100	5553	TT dotCom Sdn Bhd
49	9688	Sunway University Sdn Bhd	101	7872	Universiti Teknologi Malaysia
50	2345	Telephone & Multimedia Bill	102	8110	Vitasupple JNV Marketing
51	8888	UNIFI	103	6569	YPJGOLF

10. OCBC Bank's decisions on all matters relating to this Campaign shall be final, conclusive and binding. OCBC 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.
11. OCBC Bank reserves the rights at its absolute discretion to withdraw, cancel, suspend, extend or terminate this Campaign at any time 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, by way of posting on OCBC Bank's website at www.ocbc.com.my, or in any other method deemed suitable by OCBC Bank. Each Eligible Customer agrees to access OCBC Bank's website stated herein at regular time intervals to view the terms and conditions herein and to ensure that the Eligible Customer is kept up-to-date with any changes or variations to these terms and conditions. No one shall be entitled to claim for any compensation against OCBC Bank for any and all loss and damage howsoever suffered or incurred, whether as a direct or indirect result of any withdrawal, cancellation, suspension, extension or termination of the Campaign or any variation, deletion or addition to any of the terms and condition herein.
12. By participating in the Campaign, the Eligible Customer shall be deemed to have agreed to be bound by these terms and conditions. The terms and conditions contained herein are binding on all parties. No appeal and/or correspondence will be entertained.
13. All the existing Accounts and Services – Main Terms and Conditions, OCBC Cardmember's Agreement, OCBC Titanium Rebate Terms and Conditions and Internet Banking Terms and Conditions, where applicable, shall continue to apply. In the event of any inconsistencies with the terms and conditions herein, the terms and conditions herein shall prevail in relation to this Campaign only.
14. OCBC 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 OCBC Bank.
15. In no event will OCBC Bank be liable for any loss or damages (including without limitation, loss of income, profits or goodwill, direct or indirect, incidental, consequential, exemplary, punitive or special damages of any party including third parties howsoever arising whether in contract, tort, negligence or otherwise, in connection with the Campaign), even if OCBC Bank has been advised of the possibility of such damages in advance, and all such damages are expressly excluded.
16. This Campaign is not sponsored by any of the Billing Organisations above.
17. These terms and conditions herein contained shall be governed by and construed in accordance with the laws of Malaysia.