

## OCBC More Reasons to Celebrate CNY Lucky Draw Campaign

### Terms and Conditions

#### 1. The Promotion

- 1.1. OCBC Bank Malaysia Berhad (295400-W) (“OCBC Bank”) and OCBC Al-Amin Bank Berhad (818444-T) (“OCBC Al-Amin”) presents the More Reasons to Celebrate CNY Lucky Draw Campaign (“Promotion”) subject to the terms and conditions herein.
- 1.2. The Promotion runs from **20 February – 31 March 2019**, both dates inclusive (“Promotion Period”), or such other date(s) as may be determined at the sole and absolute discretion of OCBC Bank and OCBC Al-Amin for the relevant product(s) offered in this Promotion.

The Promotion is available at all OCBC Bank and OCBC Al-Amin branches in Malaysia except for OCBC Xpress branches.

#### 2. Eligibility

- 2.1. The Promotion is open only to individual Malaysia residents, Permanent Residents and non-residents. *Non-residents whose country of origin is not acceptable to OCBC Bank and OCBC Al-Amin shall not be eligible to participate in this Promotion.*
- 2.2. Customers shall be and shall remain in good standing according to OCBC Bank and OCBC Al-Amin’s absolute discretion, to be eligible for participation or continued participation in this Promotion. Customers whose accounts with OCBC Bank and OCBC Al-Amin have been suspended or terminated or who have breached any other agreements with OCBC Bank and OCBC Al-Amin any time within the Promotion Period are not eligible to participate, or to continue to participate, in this Promotion.
- 2.3. Customers who fulfilled clauses 2.1 to 2.2 above are eligible to participate in this Promotion and shall be referred to as “Eligible Customers”.

#### 3. Promotion Mechanics and Conditions

- 3.1. An Eligible Customer will earn entries to the lucky draw as follows (“Eligible Participant”):

Items	Criteria	Entries
<b>3.1A New OCBC Fixed Deposit/-i placement*</b>	<ul style="list-style-type: none"> <li>• Each 6-month or 12-month Promotional Fixed Deposit/-i with a minimum placement of RM10,000.</li> <li>• The aggregate placement amount for a 6-month or 12-month Promotional Fixed Deposit/-i for the Eligible Customer has not exceeded RM10million.</li> </ul>	1
<b>3.1B Top-Up RM10,000 into new or existing OCBC 360 Account/-i*</b>	<ul style="list-style-type: none"> <li>• Each deposit with a minimum of RM10,000 made during the Promotional Period, with a corresponding RM10,000 maintained through incremental average daily balance at month end of deposit until the month end of April 2019.</li> <li>• Funds can be deposited through Interbank Transfer, at OCBC Cash Deposit Machine or Over The Counter.</li> </ul>	1
<b>3.1C Top-Up RM10,000 into new or existing OCBC Booster Account/-i*</b>	<ul style="list-style-type: none"> <li>• Each deposit with a minimum of RM10,000 made during the Promotional Period, with a corresponding RM10,000 maintained through incremental average daily balance at month end of deposit until the month end of April 2019.</li> <li>• Funds can be deposited through Interbank Transfer, at OCBC Cash Deposit Machine or Over The Counter.</li> </ul>	1

**\*Illustration 1:** RM10,000 Fixed Deposit/-i placement with the 6-month or 12-month Promotional Fixed Deposit/-i rate on 15 March 2019, Eligible Participant to get 1 entry.

**\*Illustration 2:** RM10,000 top-up into OCBC 360 Account/-i or OCBC Booster Account/-i on 20 February 2019 and the difference between the average daily balance from month end January 2019 and month end of April 2019 is RM10,000, Eligible Participant to get 1 entry.

**\*Illustration 3:** RM20,000 top-up into OCBC 360 Account/-i or OCBC Booster Account/-i on 5 March 2019 and the difference between the average daily balance from month end February 2019 and month end of April 2019 is RM20,000, Eligible Participant to get 2 entries.

**\*Illustration 4:** RM10,000 top-up into new OCBC 360 Account/-i or OCBC Booster Account/-i on 28 March 2019 and the difference between the average daily balance from month end of the account opening month (March) and month end of April 2019 is RM10,000, Eligible Participant to get 1 entry.



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#### Prizes

4.1 The available Prizes for this campaign are listed as per the table below:

Category	Quantity
<b>Grand Prize</b> 4-5 star 8D6N Korea + Jeju Island Tour package	1
<b>2<sup>nd</sup> Prize</b> Dyson Vacuum Cleaner Carbon Fibre	9
<b>3<sup>rd</sup> Prize</b> Nespresso Machine Innesia Ruby Red	10
Consolation Prize Condotti 20" Superlight PC Luggage with TSA Lock	30

- 4.2 Prizes are not transferable or exchangeable in any other manner except agreed in writing by OCBC Bank and/or OCBC Al-Amin.
- 4.3 OCBC Bank and/or OCBC Al-Amin reserve the right to substitute the Prize with other products and/or services, in which case all terms and conditions herein governing the Prize shall apply to the substituted prize. Any change in the Prize will be notified in such manner deemed appropriate by OCBC Bank.
- 4.4 OCBC Bank and/or OCBC Al-Amin reserve the right to revise the minimum deposit amount for OCBC Fixed Deposit/-i, OCBC 360 Account/-i and OCBC Booster Account/-i from time to time and such revision will be notified in such manner deemed appropriate by OCBC Bank and/or OCBC Al-Amin.

#### 4. Selection of Winners

- 5.1 Eligible Participants selected ("Selected Customers") randomly by OCBC Bank and/or OCBC Al-Amin's randomiser programme from the pool of Eligible Participants will be contacted through the telephone numbers in OCBC Bank and/or OCBC Al-Amin's records. If 3 attempts to contact a Selected Customer over a period of 3 successive business days are unsuccessful, the Selected Customer will be disqualified. A Selected Customer that is successfully contacted and successfully answers a question ("Quiz") related to OCBC Bank and/or OCBC Al-Amin will be a winner ("Winner") under the Campaign. The Prizes will be awarded to Winners according to the priority in time each of them successfully answer the question pose to them, the earliest in time shall be the Grand Prize Winner, the Winners second in time and subsequently shall be 2<sup>nd</sup> Prize Winners and so forth until all of the Prizes have been awarded or the pool of Eligible Participants has been exhausted. (Randomiser programme shall take the form of a probability-weighted mechanism with proprietary operational details that will not be revealed to Eligible Participants or the public at large). Participation in the Campaign shall be construed as consent to the usage of said randomiser program and explicit acceptance of any and all lucky draw results it may produce.
- 5.2 Winners shall be notified through via email and SMS informing them of their win, the prize won, and any redemption instructions if applicable.
- 5.3 During the verification process, the Winner's NRIC must be identical to the registered NRIC with OCBC Bank and/or OCBC Al-Amin. Should the Winner's NRIC be different from the registered NRIC with OCBC Bank and/or OCBC Al-Amin, said Eligible Participant shall be immediately disqualified and their Prize shall be considered forfeited.
- 5.4 Winners will be contacted for the address confirmation on where the prizes should be delivered to within thirty (30) days from the end of the first month after the campaign period.

#### 5. Other terms and conditions

- 6.1 This Promotion Terms and Conditions must be read in conjunction with the Accounts and Services – Main Terms and Conditions and Product Information Sheet whichever applicable.
- 6.2 All the existing Accounts and Services – Main Terms and Conditions as well as the terms and conditions governing the respective products/ packages/programs referred to in these Terms and Conditions shall continue to apply. In the event of any inconsistencies or discrepancies, these Terms and Conditions shall prevail only insofar as they are relevant and applicable to the Promotion.
- 6.3 The selection of products for this Promotion is at OCBC Bank and/or OCBC Al-Amin's absolute discretion.
- 6.4 OCBC Bank and/or OCBC Al-Amin reserve the right to vary or add to these Terms and Conditions or to suspend or terminate this Promotion with prior notice. Notice of such variation of the Terms and Conditions or suspension or termination of the Promotion is deemed given by posting a general notice in any OCBC Bank branch or their websites respectively and the notice will take effect from the date set out in the notice and, if no date is stated, will take effect from the date the notice is sent.

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- 6.5 By attempting to answer to the Quiz, a Selected Customer is deemed to have:
- (i) voluntarily provided their personal data to OCBC Bank and/or OCBC Al-Amin and consented to the Bank to process their personal data for the acknowledgement of the above mentioned Prize.
- 6.6 (ii) agreed to allow their personal data to be processed and publicized by OCBC Bank and/or OCBC Al-Amin through marketing channels as OCBC Bank and/or OCBC Al-Amin deems fit (including publication of the Winner's details) and has read and agreed that their data may be processed in accordance with OCBC Bank and/or OCBC Al-Amin's Privacy Policy on [www.ocbc.com.my](http://www.ocbc.com.my).

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