

**Terms and Conditions for Win Every Week Promotion (“the Promotion”)
by OCBC Bank (Malaysia) Berhad (295400-W) and OCBC Al-Amin Bank Berhad (818400-W)
(referred together as “the Bank”)**

When is the Promotion Period?	18 November 2019 until 29 February 2020 (both dates inclusive). The Bank may also change the Promotion Period by posting a notice at the Bank’s branches or website.
Which branches of the Bank participate in the Promotion?	All branches of the Bank in Malaysia except for the OCBC Xpres branch in Taman Melawati.
Who is eligible for this Promotion?	Individuals who are: <ul style="list-style-type: none"> • Malaysian residents, • Permanent residents in Malaysia, or • Non-residents (from countries acceptable to the Bank)

What is the Promotion about?	You will need to fulfil the criteria below with the Bank during the Promotion Period to earn an entry and stand a chance to win.			
		Participating Products and Criteria		
Eligible Customer	Prize Category	360 Account/-i	Booster Account/-i	Premier Booster Account/-i
New-To-Bank customers	Weekly Cash	<ul style="list-style-type: none"> • Open and deposit at least RM10,000 within the same Campaign Week of your account opening • Multiple deposits within the same Campaign Week is allowed • Maintain the deposit for 4 Campaign Weeks, the first week being the week of account opening. • Earn 1 Entry for Weekly Cash 	<ul style="list-style-type: none"> • Open and deposit at least RM30,000 within the same Campaign Week of your account opening • Multiple deposits within the same Campaign Week is allowed • Maintain the deposit for 4 Campaign Weeks, the first week being the week of account opening. • Earn 3 Entries for Weekly Cash 	<ul style="list-style-type: none"> • Open and deposit at least RM200,000 within the same Campaign Week of your account opening • Multiple deposits within the same Campaign Week is allowed • Maintain the deposit for 4 Campaign Weeks, the first week being the week of account opening. • Earn 5 Entries for Weekly Cash
All customers	Weekly Prize	<ul style="list-style-type: none"> • Deposit at least RM10,000 into your account • Maintain the deposit for 4 Campaign Weeks, the first week being the week of deposit. • Multiple deposits within the same Campaign Week is allowed • Earn 1 entry for every RM10,000 incremental balance at the end of the 4 Campaign Weeks compared to the Average Daily Balance (“ADB”) for October 2019. 		
All customers	Grand Prize	<ul style="list-style-type: none"> • Earn 1 entry for every RM10,000 incremental ADB at 30 November 2019, 31 December 2019, 31 January 2020 and/or 29 February 2020 compared to the ADB for 31 October 2019. 		

Examples are as per below:

- 1) A New-To-Bank customer opens and deposits RM180,000 into OCBC Premier Booster Account on 12 January 2020 and maintains the balances for 4 weeks. The customer's incremental balance after 4 weeks is RM180,000. The customer is not entitled for the Weekly Cash Draw however the customer gets 18 entries for the Weekly Prize Draw. The customer continues to hold the balances until 29 February 2020. The customer's incremental ADB as at 31 January 2020 is RM116,129 which earns the customer 11 entries. The customer's incremental ADB as at 29 February 2020 is RM180,000 which earns the customer 18 entries. The customer has a total of 29 entries for the Grand Prize Draw.
- 2) A New-To-Bank customer opens and deposits RM50,000 into OCBC Booster Account on 5 November 2019 and maintains the balances for 4 weeks. The customer's incremental balance after 4 weeks is RM50,000. The customer gets 3 entries for the Weekly Cash Draw and 5 entries for the Weekly Prize Draw. The customer continues to hold the balances until 29 February 2020. The customer's incremental ADB as at 30 November 2019 is RM43,333 which earns the customer 4 entries. The customer's incremental ADB as at 31 December 2019 is RM50,000 which earns the customer 5 entries. The customer's incremental ADB as at 31 January 2020 is RM50,000 which earns the customer 5 entries. The customer's incremental ADB as at 29 February 2020 is RM50,000 which earns the customer 5 entries. The customer has a total of 19 entries for the Grand Prize Draw.
- 3) An existing customer has an ADB of RM5,000 at 31 October 2019. The customer tops up RM30,000 into OCBC 360 Account-i on 20 December 2019 and holds the balances for 4 weeks. The customer's incremental balance after 4 weeks is RM30,000. The customer gets 3 entries for the Weekly Prize Draw. The customer continues to hold the balances until 29 February 2020. The customer's incremental ADB as at 31 December 2019 is RM11,613 which earns the customer 1 entry. The customer's incremental ADB as at 31 January 2020 is RM30,000 which earns the customer 3 entries. The customer's incremental ADB as at 29 February 2020 is RM30,000 which earns the customer 3 entries. The customer has a total of 7 entries for the Grand Prize Draw.

For clarity, "New-To-Bank" customers must not have any existing products and accounts with the Bank as at **17 November 2019**.

Joint customers are considered as one customer and only the Principal accountholder will be eligible.

What are the Prizes?

If you have fulfilled the above criteria, you will be eligible to win the Prizes below.

Participating Products	Prize Category	Items
<ul style="list-style-type: none"> • 360 Account/-i • OCBC Booster Account/-i • OCBC Premier Booster Account/-i 	Weekly Cash	<ul style="list-style-type: none"> • RM1,500 each winner • 7 winners per week for 15 weeks • Only 1 reward per customer
	Weekly Prize	<ul style="list-style-type: none"> • Prizes worth RM200 – RM5,500 each • 7 winners per week for 15 weeks • Only 1 reward per customer per week
	Grand Prize	<ul style="list-style-type: none"> • 1 X Mini Cooper S Countryman Pure worth RM228,888 • Only 1 reward per customer

The Bank reserves the right to substitute any Prizes with other products and/or services, in which case all terms and conditions herein governing the Prizes shall apply to the substituted Prizes. Any change in the Prize will be notified in such manner deemed appropriate by the Bank.

How are the winners selected?

Shortlisted Customer Selection

Customers from OCBC Bank and OCBC Al-Amin who have successfully fulfilled the criteria according to the Campaign Weeks below will be pooled together for the Weekly Cash draw and the Weekly Prize draw. Your number of entries will then undergo a Randomiser Programme where the 7 shortlisted customers will be chosen randomly every week for each Prize Category.

Customers from OCBC Bank and OCBC Al-Amin who have successfully fulfilled the criteria will be pooled together for the Grand Prize draw. Your number of entries will then undergo a Randomiser Programme where the 1 shortlisted customer will be chosen randomly for the Grand Prize.

Campaign Weeks

Campaign Week	Date	Winner announcement date
Week 1	18 Nov – 24 Nov	By 22 Dec
Week 2	25 Nov – 1 Dec	By 29 Dec
Week 3	2 Dec – 8 Dec	By 5 Jan
Week 4	9 Dec – 15 Dec	By 12 Jan
Week 5	16 Dec – 22 Dec	By 19 Jan
Week 6	23 Dec - 29 Dec	By 26 Jan
Week 7	30 Dec – 5 Jan	By 2 Feb
Week 8	6 Jan – 12 Jan	By 9 Feb

Campaign Week	Date	Winner announcement date
Week 9	13 Jan – 19 Jan	By 16 Feb
Week 10	20 Jan – 26 Jan	By 23 Feb
Week 11	27 Jan – 2 Feb	By 1 Mar
Week 12	3 Feb – 9 Feb	By 8 Mar
Week 13	10 Feb – 16 Feb	By 15 Mar
Week 14	17 Feb – 23 Feb	By 22 Mar
Week 15	24 Feb – 29 Feb	By 29 Mar

Shortlisted Customer Notification

Shortlisted Customers will be contacted via SMS based on the telephone numbers in the Bank's records.

You must call our contact centre within 3 business days of receiving the SMS. If you do not contact us within 3 business days of receiving the SMS, you will be disqualified. Should this happen, the Bank reserve the right to select the next Shortlisted Customer through the Randomiser Programme.

Shortlisted Customers will need to pass a verification process and a Quiz related to the Bank to be a Winner and redeem the Prize. If the Shortlisted Customer does not pass verification and/or answers the Quiz question wrongly, the Shortlisted Customer will be immediately disqualified. Should this happen, the Bank reserve the right to select the next Shortlisted Customer through the Randomiser Programme.

Participation in the Promotion necessarily means acceptance of the usage of Randomiser Programme and the results it generates.

All Winners by accepting the Prizes are taken 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 above mentioned Prize.
- ii. agreed to allow their personal data to be processed and publicised by the Bank through marketing channels as the Bank deems fit (including publication of the Winner's details).
- iii. read and agreed that their data may be processed in accordance with the Bank's Privacy Policy on www.ocbc.com.my.

How will winners receive the prizes?

Winners will receive their prizes as follows:

Prize Category	Prize Redemption
Weekly Cash	<ul style="list-style-type: none"> • Cash will be credited into the Winner's account with the Bank within 60 days after being notified as the Winner
Weekly Prize	<ul style="list-style-type: none"> • Prizes will be delivered to the Winner's address as per the Bank's records within 60 days after being notified as the winner.

	Grand Prize	<ul style="list-style-type: none"> Winner will be notified of their redemption instructions via SMS, email or telephone call from the Bank within 30 days of being notified as a Winner.
Can the Prizes be exchangeable?	Prizes are not transferable or exchangeable in any other manner except agreed in writing by the Bank.	
Other Terms & Conditions	<p>The Promotion's Terms and Conditions must be read in conjunction with the Accounts and Services – Main Terms and Conditions and Product Information Sheet whichever applicable.</p> <p>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.</p> <p>The selection of products for the Promotion is at the Bank's absolute discretion.</p> <p>The Bank reserves the right to vary or add to these Terms and Conditions or to suspend or terminate the 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 of the Bank's 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.</p> <p>The Bank shall not be liable for any default 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 the Bank.</p> <p>The terms and conditions herein shall be governed by Malaysian laws and the Eligible Customer submits to the non-exclusive jurisdiction of Malaysian courts.</p>	