

TERMS & CONDITIONS

OCBC 100%DAILY CASHBACK CARDS CAMPAIGN

Duration

1. The “OCBC 100% Daily Cashback Cards Campaign” (“Campaign”) is organised by OCBC Bank (Malaysia) Berhad (“OCBC”) and is subject to these terms and conditions. The Campaign runs from 15 May to 14 August 2020, 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 ; and
 - b) OCBC **Debit Cardmembers** who hold an OCBC Debit Card issued by OCBC ;(collectively referred to as “Eligible Cardmembers”).
3. The following persons are **NOT** eligible to participate in this Campaign:
 - a) permanent and/or contract employees of OCBC (and its subsidiaries and related companies), including their respective immediate family members, i.e. parents, spouses, children and siblings;
 - b) representatives and/or agents (including advertising agents) of OCBC , including their respective immediate family members, i.e. parents, spouses, children and siblings;
 - c) holder(s) of any OCBC Credit Card(s) and/or Debit Card(s) (“Card(s)”) who is (are) in default of any facilities granted by OCBC at any time during the Campaign Period, subject to OCBC’s discretion.

Registration

4. To participate in the Campaign, Eligible Cardmembers are required to register their participation with OCBC Bank during the Campaign Period via any one (1) of the following method(s):
 - a) by responding to OCBC’s short message service (“SMS”) sent to their mobile number and by typing **100** and sending the same to 62662 during the Campaign Period; or
 - b) by sending an SMS by typing **100** and sending the same to 62662 during the Campaign Period; or
 - c) by registering online at **www.ocbc.com.my/100** (“Campaign Website”).
5. Upon successful registration, Eligible Cardmembers will receive a confirmation from OCBC via SMS and/or as shown on the Campaign Website.
6. These Campaign terms and conditions are posted on OCBC’s website and made available through the SMS referred above and on the Campaign Website. The Eligible Cardmembers acknowledge that they register for the Campaign after having read and agreed with the terms and conditions herein and have consented to participate in this Campaign.

Campaign Qualifying Criteria

7. Upon successful registration as per Clauses 4 to 6 above, Eligible Cardmembers must make Eligible Transactions (as defined in Clauses 7 and 8 herein) using their Card(s) in the manner explained below to earn entries during the Campaign Period to stand a chance to win the Cashback (as defined in Clauses 12 to 17 herein):

Qualifying Criteria	No. Of Entries
Every RM50 retail spending in a single receipt via online and/or in-store ("Retail Spending")	1 entry
Every RM50 retail spending in a single receipt via online and/or in-store on Dining and/or Grocery categories ("Essential Spending")	5 entries

Retail Spending and/or Essential Spending shall herein collectively be referred to as ("Eligible Transactions").

8. Eligible Transactions for the Campaign shall include domestic, overseas, online and/or in-store retail 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. For the avoidance of doubt, the following are **NOT** Eligible Transactions for the purposes of this Campaign:-
- a) Existing recurring Easy Payment Plan and/or Interest Payment Plan (for OCBC Credit Cards);
 - b) Existing standing instructions and/or auto-payment services;
 - c) Payment of annual OCBC Card membership fees;
 - d) Interest and principal payments;
 - e) Sales and Services Tax or any other taxes;
 - f) Late payment fees, charges for cash withdrawals or any other form of service/miscellaneous fees;
 - g) 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
 - h) Eligible Transactions which are subsequently cancelled, refunded, disputed, unauthorized or fraudulent.
9. Subject to fulfillment of the qualifying criteria in Clauses 7 and 8 above, Eligible Transactions performed within the Campaign Period using :
- a) an Eligible Cardmember's Credit Card(s) and his supplementary Credit Card(s); and
 - b) an Eligible Cardmember's Debit Card(s) (there is no "supplementary Debit Card"),

will earn entries but all entries are deemed to be earned by the "Eligible Cardmember" only as defined and provided in Clause 2 above. All supplementary Credit Cardmembers are not eligible to participate in this Campaign and will not earn any entry and will not win any prize. The entries earned through using the Eligible Cardmember's principal and supplementary Credit Card(s) and his Debit Card(s) will be consolidated as illustrated in the table below:

Eligible Cardmember	Date Eligible Transaction Performed	Principal / Supplementary Card	Retail Spending / Essential Spending	Spend Amount (RM)	No. Of Entries	Total Entries For Cashback
A	15 May 2020	Principal	Retail Spending	49	0	0
		Supplementary	Retail Spending	49	0	
B	1 June 2020	Principal	Retail Spending	49	0	5
		Supplementary	Essential Spending	50	5	
C	15 May 2020	Principal	Retail Spending	50	1	11
		Supplementary	Essential Spending	110	10	
	14 August 2020	Principal	Retail Spending	50	1	33
		Supplementary	Retail Spending	149	2	
		Supplementary	Essential Spending	340	30	
	15 August 2020	Principal	Essential Spending	10,000	0	0

10. The tracking of the Eligible Transactions is based on the dates and time (Malaysian Time) as captured by OCBC's records during the Campaign Period.

11. OCBC 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

Daily Cashback

12. Subject always to the Winner(s) (defined below) selection terms and conditions below, each Winner will win cashback for the total Essential Spending transacted using the Winner's Card(s) within the day when the Eligible Cardmember is selected as the Winner, subject to the maximum of RM800 ("Cashback"). Every day during the Campaign Period, OCBC gives away up to RM800 worth of Cashback to the Winner(s).

13. Details of the Daily Cashback and number of Campaign days are as follows:

Daily Cashback	No. Of Campaign Days
Cashback on Dining and/or Grocery retail spending categories ("Essential Spending")	92

14. The Cashback is on **Essential Spending only**. For the avoidance of doubt, Essential Spending are only applicable to the following Merchant Category Codes (“MCC”):

Category	Eligible MCC
Dining	5462, 5811, 5812, 5814,
Grocery	5411, 5422, 5441, 5451, 5499, 5912, 9751

Eligible Cardmembers are eligible to earn entries starting from the day that Eligible Cardmembers successfully register for the Campaign to be in the running to win the Cashback given out each day.

Entries earned each day will not be carried forward to the subsequent day to stand a chance to win the subsequent day’s Daily Cashback

15. Each Winner (defined below) is eligible to receive up to 100% cashback on his/her Essential Spending, subject to the maximum of RM800 Daily Cashback. Please refer to the example below:

Eligible Cardmember	Eligible Transaction Date	Eligible Transaction	Spend Amount (RM)	Cashback Eligible (RM)
A	15 May 2020	Essential Spending	250	250
B	15 May 2020	Essential Spending	500	500
C	15 May 2020	Essential Spending	300	50
Total Daily Cashback Fulfilled For The Day				800

Customer A and B will receive 100% cashback (RM250 and RM500 respectively) on their Essential Spending, whereas Customer C will only receive RM50 cashback as the RM800 daily capping has been fully redeemed.

16. An Eligible Cardmember is eligible to win up to a maximum of three (3) Cashbacks throughout the Campaign Period.

Winners Selection and Prize Fulfilment Process

17. Subject to the terms and conditions herein, OCBC’s automated system will randomly select Potential Daily Winners for everyday based on the total entries earned during each day to win the Cashback. The Potential Winners shall be contacted by OCBC via telephone at their mobile number maintained in OCBC’s records within three (3) weeks after the end of each Participating Month to answer one (1) question correctly before being declared as the respective Winner (“Winner(s)”). If the first attempt to contact the Potential Daily Winner by telephone fails, i.e. due to reasons such as no answer and/or reply, telephone number not in

- service, no connection or any other reasons, another two (2) attempts will be made to call the said Potential Daily Winner. Where the third (3rd) attempt is unsuccessful, such Potential Daily Winner will be disqualified and will not be entitled to win the Cashback. A new Potential Daily Winner will then be drawn again to replace the said disqualified Potential Daily Winner.
18. The Cashback will be credited into the respective Winners':
 - a. OCBC credit card account (for Winners who hold a OCBC Credit Card only or both OCBC Credit and Debit Cards); or
 - b. OCBC savings or current account (for Winners who hold a OCBC Debit Card only) within three (3) weeks after the end of each participating month.
 19. Winners will be notified by OCBC via SMS ("Fulfilment SMS") once the Cashback have been credited into the Winners' account(s).
 20. If Winners do not receive the Cashback after the Winners receive the Fulfillment SMS from OCBC, it is the Winners' sole responsibility to notify OCBC within 30 days from the date the Fulfillment SMS was sent to the Winners. Any notice from the Winners received by OCBC after the said period will not be entertained.
 21. At the time of awarding the Cashback, the Winners' accounts must be current, valid, subsisting and in good credit standing as may be determined by OCBC and not in breach of any of these terms and conditions.
 22. OCBC reserves the right to forfeit the Cashback if there is a reversal of a retail transaction for which an entry was given and leading to the Winner winning the Cashback or termination of the Winner's Card prior to the Cashback being credited to the Winner, or any non-compliance or breach of these terms and conditions by the Winner.
 23. The Cashback are non-transferable to any other party or parties and is not exchangeable for other items or vouchers in part or in full.

General Terms & Conditions

24. OCBC's decisions on all matters relating to this Campaign shall be final, conclusive and binding.
25. OCBC 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.
26. The OCBC Cardmember's Agreement/ OCBC Debit Cardmember's Agreement/ OCBC Al-Amin Debit Card-I Cardmember's Agreement shall continue to apply to usage of OCBC credit cards and debit cards. In the event of any inconsistencies between these terms and conditions and the terms and conditions in the OCBC Cardmember's Agreement/ OCBC Debit Cardmember's Agreement/ OCBC Al-Amin Debit Card-I Cardmember's Agreement, these terms and conditions shall prevail only insofar as they apply to the Campaign.

27. 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.