

## TERMS & CONDITIONS

### OCBC Q4 2022 DEALS FEST CAMPAIGN

#### Duration

1. The “OCBC Q4 2022 Deals Fest” Campaign (“Campaign”) is organised by OCBC Bank (Malaysia) Berhad (“OCBC Bank”) and is subject to these terms and conditions. The Campaign runs from 21 November 2022 to 28 February 2023, both dates inclusive (“Campaign Period”).

#### Eligibility

2. This campaign is open to the following persons:
  - a) OCBC Bank Principal Credit Cardmembers who hold one or more OCBC Bank Credit Card(s) and their Supplementary Credit Cardmembers; and
  - b) OCBC Bank Debit Cardmembers who hold an OCBC Bank Debit Card issued by OCBC Bank;

(collectively referred to as “Eligible Cardmembers”). No registration is required to participate in this Campaign.

3. The following persons are **NOT** eligible to participate in this Campaign:
  - a) permanent and contract employees of Usage and Merchant Partnerships unit from Consumer Lifestyle Finance Department of OCBC Bank, including the employees’ respective immediate family members, i.e., parents, spouses, children and siblings;
  - b) holder of any OCBC Credit Card(s) not issued in Malaysia;
  - c) holders of any OCBC Credit Card(s) and/or OCBC Debit Card (“Card”) who are in default of any facility granted by OCBC in Malaysia at any time during the Campaign Period, subject to OCBC’s discretion.

#### Campaign Criteria

4. Eligible Cardmembers must perform Eligible Transactions (as described under Clauses 5 to 9 below) using their OCBC Credit Card(s) or OCBC Debit Card during the Campaign Period to be entitled to a chance to win the Weekly Cashback Reward (as defined under Clauses 10 to 15 herein).

Spending Requirement	Weekly Cashback Reward	Maximum Weekly Cashback Reward Per Eligible Cardmember
Perform minimum one (1) Eligible Transaction on OCBC Credit Card(s) or OCBC Debit Card at the Participating Merchants stated under Clause 6. No minimum spend amount is required.	Up to 50% Cashback	RM100 Cashback

5. Eligible Transactions for this Campaign include domestic retail spending via in-store channel charged to any of the Eligible Cardmember’s OCBC Credit Card(s) and/or OCBC Debit Card during the Campaign Period, at the Participating Merchants (as stated under Clause 6 below).

6. The Participating Merchants of this Campaign are as follows:

<b>Category</b>	<b>Participating Merchants</b>			
Dining	<b>Antipodean</b> <u>Locations:</u> Bangsar, Menara Tan & Tan KL, Mid Valley Mega Mall, Atria Shopping Gallery	<b>Copper Mansion</b> <u>Locations:</u> Section 17 PJ, USJ	<b>PAUL</b> <u>Locations:</u> Pavilion KL, The Intermark	<b>The Barat Perhentian</b> <u>Location:</u> Pulau Perhentian
	<b>The Barat Tioman</b> <u>Location:</u> Pulau Tioman	<b>The Barn</b> <u>Locations:</u> Mont Kiara, Desa Park City, Pavilion KL, IOI City Mall, Citta Mall, Sunway Pyramid, Gurney Plaza	<b>Uroko Japanese Cuisine</b> <u>Locations:</u> Nova Saujana, PJ	<b>Uroko Private Dining – Omakase</b> <u>Location:</u> Nova Saujana
Shopping	<b>Best Denki <sup>1</sup></b> <u>Locations:</u> 1 Utama, 1 <sup>st</sup> Avenue Mall, AEON Mall Shah Alam, KLCC, MyTOWN Shopping Centre, Sogo KL, Subang Parade, IOI City Mall	<b>Bookxcess</b> <u>Locations:</u> Starling Mall, Amcorp Mall, Fahrenheit88, Cyberjaya, Gurney Paragon, Ipoh, Setia Alam, Sunway Big Box, Subang Parade, KL East Mall, Tropicana Gardens Mall, MyTOWN Shopping Centre, Citta Mall, Rex KL, The Gardens Mall, Lalaport	<b>Colegacy</b> <u>Locations:</u> Melawati Mall, Paradigm Mall JB, East Coast Mall, AEON Metro Prima, IOI Mall, Bintang Mega Mall Miri, Viva City Kuching, Dataran Pahlawan Melaka, Plaza Merdeka Kuching, Aman Central Alor Setar	<b>Dressing Paula</b> <u>Locations:</u> Avenue K, Mid Valley Megamall, Sunway Pyramid, Paradigm Mall, Four Seasons Place, Queensbay Mall, Mid Valley Southkey, Gurney Paragon
	<b>Harvey Norman <sup>1</sup></b> <u>Locations:</u> 1 Mont Kiara Mall, Ampang Point, Paradigm Mall, Bukit Tinggi, Citta Mall, Gurney Paragon, IPC Shopping Centre, IKEA Batu Kawan, IOI City Mall, Ipoh Parade, AEON Kota Bharu, KL East Mall, Mid Valley Mega Mall, Menara Harvey Norman, Miri Times Square, Nu Sentral, Paradigm Mall JB, Pavilion KL, Pavilion Bukit Jalil, Quayside Mall, Queensbay Mall, Setia City Mall, Mid Valley Southkey JB, Sunway Pyramid,	<b>Kitschen</b> <u>Locations:</u> 1 Utama, Mid Valley Mega Mall, The Mines, Sunway Velocity, The Starling, Queensbay Mall, AEON Mall Bukit Mertajam, Imago Shopping Mall, Southkey Megamall	<b>Marry Merry</b> <u>Locations:</u> The Curve, Mid Valley Megamall, Sunway Pyramid, Plaza Damas	<b>Osim <sup>1</sup></b> <u>Locations:</u> 1 Utama Shopping Centre, AEON Metro Prima Shopping Centre, AEON Mall Cheras Selatan, Mid Valley Megamall (LG Floor, 2nd Floor, AEON Counter), Sunway Pyramid, Pavilion KL, Suria KLCC, AEON Mall Taman Maluri, AEON Mall Bukit Tinggi, Setia City Mall, Subang Parade, Cheras Leisure Mall, AEON Mall Alpha Angle,

	<p>Sunway Velocity, Toppen Shopping Centre, Vivacity Megamall</p>			<p>Sunway Velocity, IOI City Mall, Central iCity Shopping Centre, Pavilion Bukit Jalil, IOI Mall Puchong, AEON Mall Bandaraya Melaka, Mahkota Parade, Batu Pahat Mall, AEON Mall Tebrau City, AEON Mall Bukit Indah, AEON Mall Kulai Jaya, Paradigm Mall JB, Southkey Megamall (S026 &amp; LG-035), AEON Mall Seremban 2, Wetex Parade, AEON KInta City Shopping Centre, AEON Mall Ipoh Station 18, Gurney Plaza, Queensbay Mall (LG &amp; AEON Counter), Sunway Carnival, Ipoh Parade, Aman Central, Bintang Plaza, The Spring Shopping Mall, City Mall, Vivacity Mall, The Spring Bintulu</p>
	<p><b>Pet Lovers</b> <u>Locations:</u> 1 Mont Kiara Mall, 3 Damansara, AEON Bukit Tinggi Shopping Centre, AEON Mall Shah Alam, AEON Metro Prima Shopping Centre, Bandar Putra Kulai, Bangsar Shopping Centre, Bangsar Village, Bukit Indah (Johor), Bukit Perdana (Johor), Central i-City, Cheras Leisure Mall, Courtyard, East Coast Mall Kuantan, Evolve Concept Mall, Gamuda Walk, Gurney Plaza, IOI City</p>	<p><b>Tefal</b> <u>Locations:</u></p> <ul style="list-style-type: none"> <li>• Genting Premium Outlet</li> <li>• Johor Premium Outlet</li> <li>• MITSUI Outlet Park KLIA</li> <li>• Sunway Pyramid</li> <li>• Design Village Outlet Mall</li> </ul>	<p><b>Tomaz</b> <u>Locations:</u> Quill City Mall, Mitsui Outlet Park KLIA, Setia City Mall, IOI City Mall, MyTown Shopping Centre, Melawati Mall, Paradigm Mall JB, Sunway Pyramid, Central i-City Shopping Centre, Mid Valley South Key Megamall, Tomaz Factory Outlet Subang Permai, Toppen Shopping Centre, Sunway Big Box Johor, Mid Valley Megamall, 1</p>	<p><b>Under Armour</b> <u>Locations:</u> Pavilion KL, Mitsui Outlet Park KLIA, Mid Valley Mega Mall, Sunway Pyramid, Tebrau, KLCC, Design Village Outlet Mall, Johor Premium Outlet, IOI City Mall, Genting Premium Outlet, Suria Sabah Shopping Mall, 1 Utama, Mid Valley Southkey, Sky Avenue Genting, Queensbay Mall</p>

	<p>Mall, IPC Shopping Centre, Jumpa @ Sungei Wang, KL Gateway Mall, Kolam Air (Johor), Main Place Mall, Mount Austin (Johor), Mutiara Mas (Johor), MyTOWN Shopping Centre, Nusa Bestari (Johor), Paradigm Mall JB, Permas Jaya (Johor), Puchong Jaya, Publika Shopping Gallery, Bandar Puteri Puchong, Queensbay Mall, Rivercity, SS2 Central, Sunway Big Box (Johor), Sunway Carnival Mall, Sunway Putra Mall, Sunway Pyramid, Sunway Velocity, Taman Eko Botani (Johor), Taman Gaya (Johor), Taman Molek (Johor), Taman Nusantara (Johor), Taman Perling (Johor), Taman Universiti (Johor), Mid Valley Southkey, The Mines, The Starling Mall, The Waterfront@Park City, Toppen Shopping Centre, Tropicana Gardens Mall, Tun Aminah (Johor)</p>		<p>Utama, USJ 9 Business Centre</p>							
	<p>YFS Concept  <u>Location:</u>  IOI Kulai, AEON Kulaijaya, Skudai, Sutera Mall, Pontian, JB City Square, The Mines, KSL JB, Giant JB, Tesco Seri Alam, Tebrau City JB, Batu Pahat Mall, Segamat, Ipoh Parade, 1 Borneo KK, Sibu, Palm Mall, Klang Parade, Boulevard, IOI City Mall</p>									
<p>Accommodation</p>	<p>Berjaya Hotels &amp; Resorts <sup>1</sup>:</p> <table border="0" style="width: 100%;"> <tr> <td style="width: 50%;"> <p>ACES Hotel, Kuala Lumpur <u>Location:</u> Kuala Lumpur</p> </td> <td style="width: 25%;"> <p>ANSA Hotel, Kuala Lumpur <u>Location:</u> Kuala Lumpur</p> </td> <td style="width: 25%;"> <p>Berjaya Times Square Hotel, Kuala Lumpur <u>Location:</u> Kuala Lumpur</p> </td> </tr> <tr> <td> <p>Berjaya Tioman Resort <u>Location:</u> Pulau Tioman</p> </td> <td> <p>The Taaras Beach &amp; Spa Resort <u>Location:</u> Pulau Redang</p> </td> <td></td> </tr> </table>				<p>ACES Hotel, Kuala Lumpur <u>Location:</u> Kuala Lumpur</p>	<p>ANSA Hotel, Kuala Lumpur <u>Location:</u> Kuala Lumpur</p>	<p>Berjaya Times Square Hotel, Kuala Lumpur <u>Location:</u> Kuala Lumpur</p>	<p>Berjaya Tioman Resort <u>Location:</u> Pulau Tioman</p>	<p>The Taaras Beach &amp; Spa Resort <u>Location:</u> Pulau Redang</p>	
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<p>Berjaya Tioman Resort <u>Location:</u> Pulau Tioman</p>	<p>The Taaras Beach &amp; Spa Resort <u>Location:</u> Pulau Redang</p>									

	Fairfield by Marriott Kuala Lumpur Jalan Pahang <u>Location:</u> Kuala Lumpur	The Barat Perhentian Resort <u>Location:</u> Pulau Perhentian	The Barat Tioman Resort <u>Location:</u> Pulau Tioman	The Imperial Heritage Hotel <u>Location:</u> Melaka
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<sup>1</sup> 0% Instalment Payment Plans ("0% IPP") available. The full transaction amount performed during the Campaign Period prior to 0% IPP conversion is eligible for the Weekly Cashback Reward.

7. For the avoidance of doubt, the following are **NOT** Eligible Transactions for the purposes of this Campaign:
  - a) Transactions made by the Eligible Cardmember with any merchant associated with or controlled by him/her (whether as an employee, employer, proprietor, partner, 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;
  - b) Existing recurring Easy Payment Plan and/or Instalment Payment Plan (for OCBC Credit Cards);
  - c) Existing standing instructions and/or auto-payment services;
  - d) Payment of annual OCBC Card membership fees;
  - e) Interest and principal payments;
  - f) Sales and Services Tax or any other taxes;
  - g) Late payment fees, charges for cash withdrawals or any other form of service/miscellaneous fees;
  - h) Eligible Transactions which are subsequently cancelled, refunded, disputed, unauthorised or fraudulent, upon campaign fulfilment
8. 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.
9. 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.

### **Weekly Cashback Reward**

10. The "Weekly Cashback Reward" means cashback of up to 50% of the actual amount of the Eligible Transaction(s) or RM100, whichever is lower, within each "Participating Week" as set out in the table below. The Weekly Cashback Reward is awarded on a first come, first served basis, and is capped at RM100 per Eligible Cardmember per Participating Week. When the "Total Cashback per Participating Week" as shown in the table below is exhausted or used up, then the Eligible Cardmember will not earn any cashback even if he performs Eligible Transaction and he has not received any cashback in this Campaign. For the avoidance of doubt, details of the Participating Weeks and Weekly Cashback Rewards are as follows:

Participating Week Period	Weekly Cashback Reward Per Eligible Cardmember	Maximum Weekly Cashback Reward Per Eligible Cardmember (RM)	No. Of Weekly Eligible Winners	Total Cashback Per Participating Week (RM)
21 – 27 November 2022	Up to 50%	100	55	5,500
28 November – 4 December 2022	Up to 50%	100	55	5,500
5 – 11 December 2022	Up to 50%	100	55	5,500
12 – 18 December 2022	Up to 50%	100	55	5,500
19 – 25 December 2022	Up to 50%	100	55	5,500
26 December 2022 – 1 January 2023	Up to 50%	100	55	5,500
2 – 8 January 2023	Up to 50%	100	55	5,500
9 – 15 January 2023	Up to 50%	100	55	5,500
16 – 22 January 2023	Up to 50%	100	55	5,500
23 – 29 January 2023	Up to 50%	100	55	5,500
30 January – 5 February 2023	Up to 50%	100	55	5,500
6 – 12 February 2023	Up to 50%	100	55	5,500
13 – 19 February 2023	Up to 50%	100	55	5,500
20 – 28 February 2023	Up to 50%	100	35	3,500
<b>Total (RM)</b>				<b>75,000</b>

11. Eligible Cardmembers who fulfil the Campaign Criteria as defined under Clauses 4 to 9 herein will stand a chance to be eligible for the Weekly Cashback Reward per the examples below:

Eligible Card-member	Date Eligible Transaction Performed	Spending Amount (RM)	Spent Using	Weekly Cashback Reward Eligibility	Total Cashback (RM)
A	21 November 2022	80	OCBC Credit Card	Yes	40
	4 December 2022	300	OCBC Debit Card	Yes	100
B	21 November 2022	200	OCBC Credit Card	Yes	100
	23 November 2022	300	OCBC Credit Card	No	0
	4 December 2022	50	OCBC Credit Card	Yes	25
C	21 November 2022	50	OCBC Debit Card	Yes	25
	23 November 2022	100	OCBC Credit Card	Yes	50
	24 November 2022	500	OCBC Credit Card	Yes	25
	4 December 2022	200	OCBC Credit Card	Yes	100
	5 December 2022	300	OCBC Credit Card	No	0

12. Each Eligible Cardmember is eligible to win a maximum of RM100 Weekly Cashback Reward each Participating week; up to a maximum of RM1,400 Weekly Cashback Reward throughout the Campaign Period.

13. The Weekly Cashback Reward pool is capped at RM5,500 per week for the first thirteen (13) Participating Weeks, and RM3,500 in the final Participating Week; up to a maximum total of RM75,000 throughout the Campaign Period.
14. The Weekly Cashback Reward will be credited into the respective ~~Weekly Prize Winners'~~ Eligible Cardmembers':
  - a) OCBC Bank credit card account (for Winners who hold a OCBC Bank Credit Card only or both OCBC Credit and Debit Cards); or
  - b) OCBC Bank savings or current account (for Winners who hold a OCBC Bank Debit Card only)

within twelve (12) weeks after the end of the Campaign Period.

#### **Weekly Cashback Reward Fulfilment Process**

15. Eligible Cardmembers shall be responsible to ensure that their mobile telephone numbers and/or email address provided are current and updated with OCBC Bank. The notification and/or fulfilment of the Weekly Cashback Reward will be based on each Eligible Cardmember's mobile telephone number and/or email address maintained with OCBC Bank.
16. At the time of fulfilment of the Weekly Cashback Reward, the Eligible Cardmember's Credit Card account(s) or OCBC Debit Card account must be current, valid, subsisting and in good credit standing as may be determined by OCBC Bank at its sole discretion, and not in breach of any of these terms and conditions.
17. OCBC Bank reserves the right to forfeit the Weekly Cashback Reward if (1) there is a termination of the Eligible Cardmember's OCBC Bank Credit Card(s) or OCBC Debit Card prior to fulfilment of the Weekly Cashback Reward to the Eligible Cardmember; or (2) any noncompliance or breach of these terms and conditions by the Eligible Cardmember.
18. The Weekly Cashback Reward cannot be transferred to a 3rd party, exchanged for cash or a different prize or reward of similar value or any other alternatives in any circumstances.

#### **General Terms & Conditions**

19. OCBC Bank 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.
20. The OCBC Bank Cardmember's Agreement shall continue to apply to usage of OCBC Credit 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, these terms and conditions shall prevail only insofar as they apply to the Campaign.
21. These terms and conditions shall be governed by the laws of Malaysia, and Eligible Cardmembers who participate in the Campaign shall agree to submit to the exclusive jurisdiction of the Courts of Malaysia.