

TERMS & CONDITIONS

OCBC “GET UP TO 100% CASHBACK ON YOUR BILLS” CAMPAIGN

Duration

1. The OCBC “Get Up To 100% Cashback On Your Bills” Campaign (“Campaign”) is organised by OCBC Bank (Malaysia) Berhad and OCBC Al-Amin Bank Berhad (referred to separately and collectively as “OCBC”) and is subject to these terms and conditions. The Campaign runs from 15 April 2022 to 14 July 2022, both dates inclusive (“Campaign Period”).

Eligibility

2. This campaign is open to OCBC Cardmembers who hold one or more currently valid OCBC Card (defined in clause 3 below) but an OCBC Cardmember who is in default of any facility granted by OCBC is disqualified and shall not be eligible to participate in the Campaign. An OCBC Cardmember who fulfills the eligibility criteria and is not disqualified is referred to as an “Eligible Cardmember”.
3. An “**OCBC Card**” in this Campaign means:
 - a) Credit Card (primary and supplementary) issued by OCBC Bank (Malaysia) Berhad;
 - b) Debit Card issued by OCBC Bank (Malaysia) Berhad; or
 - c) Debit Card-i issued by OCBC Al-Amin Bank Berhad.For clarity, cards which are not issued by OCBC Bank (Malaysia) Berhad or OCBC Al-Amin Bank Berhad shall not be eligible for participation in this Campaign, even if the cards bear the OCBC Bank brand name.

Registration

4. To participate in the Campaign, Eligible Cardmembers are required to register their participation with OCBC during the Campaign Period via any of the following methods:
 - a) by responding to OCBC’s short message service (“SMS”) sent to their mobile number and by typing **AB** and sending the same to **62662** during the Campaign Period; or
 - b) by registering online at **www.ocbc.com.my/ab** (“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. Eligible Cardmembers who register via SMS and/or the Campaign Website are deemed to have consented to participate in this Campaign.

Campaign Criteria

7. Upon successful registration per Clauses 4 to 6 above, Eligible Cardmembers must sign-up for an autobill service (that they have not signed up for before) on utility and/or insurance/takaful category transaction(s) using their OCBC Card(s) within the Campaign Period. For the avoidance of doubt, the

new autobill sign-up for utility and/or insurance/takaful category transactions shall only apply to the Merchant Category Codes (“Eligible MCC”) and eligible service providers (“Eligible Service Providers”) listed below:

Category	Eligible MCC	Eligible Service Providers
Utilities	4900, 5968, 4899, 4813 and 4814	<ol style="list-style-type: none"> 1. Tenaga Nasional Berhad 2. Telekom Malaysia 3. Maxis 4. Digi Telcom 5. Celcom 6. TT Dotcom 7. YES 8. Astro 9. Netflix 10. Spotify 11. SYABAS
Insurance	5960, 6300 and 6381	<ol style="list-style-type: none"> 1. Great Eastern 2. Prudential 3. Allianz Life 4. AIA 5. Chubb 6. HLA 7. Tokio Marine 8. AXA 9. Zurich 10. Manulife 11. AIG

New autobill transactions signed up for on Eligible MCC and Eligible Service Providers shall herein be collectively referred to as “Eligible Transactions”.

8. Notwithstanding that an autobill transaction is signed up within the Campaign Period, such autobill transaction will not qualify as an Eligible Transaction, if the autobill was previously signed up under any OCBC Card of the Eligible Cardmember and cancelled within six (6) months prior to the Campaign Period.
9. For the avoidance of doubt, the following are **NOT** Eligible Transactions for the purposes of this Campaign:
 - a) Spending transactions which do not fall under Eligible Transactions as defined in Clauses 7 to 9 herein;
 - b) 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;
 - c) Existing recurring Easy Payment Plan and/or Instalment Payment Plan (for OCBC Credit Cards);

- d) Existing standing instructions and/or autobill and/or auto-payment services; and
- e) Eligible Transactions which are subsequently cancelled, refunded, disputed, unauthorized or fraudulent.

10. Eligible Cardmembers are required to sign-up and maintain their Eligible Transactions for a minimum of three (3) consecutive months in the manner explained below for a chance to be eligible for the Cashback:

Eligible Cardmember	Month Of New Eligible Transaction Sign-Up	No. Of Months Eligible Transaction Maintained	Cashback Eligibility
A	15 April	15 April, 15 May and 15 June <i>(3 months)</i>	Yes
B	31 May	31 May and 30 June <i>(2 months only)</i>	No
C	14 July	14 July, 14 August and 14 September <i>(3 months)</i>	Yes

11. Subject to fulfilment of the Campaign Criteria in Clauses 7 to 10 above, Eligible Transactions shall be calculated based on the total consolidated OCBC Cards spending of the Eligible Cardmember. For clarity, if the Eligible Cardmember has multiple OCBC Cards, the Eligible Transactions made on all the OCBC Cards shall be consolidated. The consolidated Eligible Transactions accrue for the benefit of the Principal OCBC Credit Cardmember and only the Principal OCBC Credit Cardmember will be eligible for the Cashback upon fulfilling these terms and conditions. The Supplementary OCBC Credit Cardmembers are not eligible to participate and will not be eligible for the Cashback in this Campaign.

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

13. 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.

Cashback

14. Eligible Cardmembers who fulfil the Campaign Criteria as defined under Clauses 7 to 13 herein will stand a chance be eligible to receive up to 100% Cashback with maximum cap of RM100 Cashback for each Eligible Transaction.

15. The Cashback is awarded on a first come, first served basis, and is capped at RM5,000 per participating month, up to a maximum of RM15,000 throughout the Campaign Period. Once the maximum amounts of the Cashback for the respective participating month and throughout the Campaign Period as stated in this clause are exhausted, the Cardmember will not receive any Cashback even if they have fulfilled all the Campaign Criteria within the Campaign Period.

16. The participating months and periods are as below:

Participating Month	Period
Month 1	15 April – 14 May 2022
Month 2	15 May – 14 June 2022
Month 3	15 June – 14 July 2022

17. For the avoidance of doubt, Eligible Cardmembers will stand a chance to be eligible for the Cashback as per the examples below:

Eligible Cardmember	Participating Month	Period Of New Eligible Transaction Signed-Up	No. Of Months Eligible Transaction Maintained	Eligible Transaction Amount	Cashback Eligible	Total Cashback Eligible
A	Month 1	15 April	15 April, 15 May and 15 June (3 months)	RM50	RM50	RM50
	Month 2	31 May	31 May, 30 June and 31 July (3 months)	RM100	RM100	RM200
		14 June	14 June, 14 July and 14 August (3 months)	RM200	RM100	
	Month 3	15 June	15 June, 15 July and 15 August (3 months)	RM75	RM75	RM275
		30 June	30 June, 30 July and 30 August (3 months)	RM100	RM100	
		14 July	14 July, 14 August and 14 September (3 months)	RM300	RM100	
B	-	15 July	15 July, 15 August and 15 September (3 months)	RM100	Not eligible as it is after Campaign Period	Not eligible as it is after Campaign Period

18. The Cashback will be credited into the respective Eligible Cardmember's:
- OCBC credit card account (for Eligible Cardmembers who hold an OCBC Credit Card only or both OCBC Credit Cards and Debit Cards/i; or

b) OCBC savings or current account (for Eligible Cardmembers who hold an OCBC Debit Card/i only)

within twelve (12) weeks after 14 July 2022.

Cashback Fulfilment Process

19. Eligible Cardmembers shall be responsible to ensure that their mobile telephone numbers and/or email address and/or mailing address provided are current and updated with OCBC. The notification and/or fulfilment of the Cashback will be based on each Eligible Cardmember's mobile telephone number and/or email address and/or mailing address maintained with OCBC.
20. At the time of fulfilment of the Cashback, the Eligible Cardmember's Credit or Debit Card account(s) must be current, valid, subsisting and in good credit standing as may be determined by OCBC at its sole discretion, and not in breach of any of these terms and conditions.
21. OCBC reserves the right to forfeit the Cashback if (1) there is a termination of the Eligible Cardmember's Card prior to fulfilment of the Cashback to the Eligible Cardmember; or (2) any non-compliance or breach of these terms and conditions by the Eligible Cardmember.
22. The Cashback 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

23. 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.
24. 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 Card/i. 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.
25. These terms and conditions shall be governed by the laws of Malaysia, and all Cardmembers agree to submit to the exclusive jurisdiction of the Courts of Malaysia.