

TERMS & CONDITIONS

OCBC "GET REWARDS ON YOUR AUTOBILLS" CAMPAIGN

Duration

1. The OCBC "Get Rewards On Your Autobills" Campaign ("Campaign") is organised by OCBC Bank (Malaysia) Berhad and OCBC Al-Amin Bank Berhad (either of which are referred to separately or collectively as "OCBC") and is subject to these terms and conditions. The Campaign runs from 2 October 2020 to 31 December 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/i Cardmembers** who hold an OCBC Debit Card/i issued by OCBC.(collectively referred as "Eligible Cardmembers").
3. The following persons are **NOT** eligible to participate in this Campaign:
 - a) holders of any Card not issued in Malaysia;
 - b) holders of any 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.

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** <space> **12-digit NRIC number** 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 Qualifying Criteria

7. Upon successful registration per Clauses 4 to 6 above, Eligible Cardmembers must sign-up for a new Autobill on utility and/or insurance/takaful category transaction using their OCBC Credit Card(s)

and/or Debit Card(s) or their respective supplementary Cardmembers' Credit Card(s). For the avoidance of doubt, 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
Insurance	5960, 6300 and 6381	<ol style="list-style-type: none"> 1. Allianz Life 2. Great Eastern 3. Prudential 4. AIA 5. Chubb

New Autobill transactions signed up on Eligible MCC and Eligible Service Providers shall herein be collectively referred to as "Eligible Transactions".

8. Eligible Transactions are transactions that have not been charged to an Eligible Cardmember's OCBC Credit or Debit/i Card or their respective supplementary Cardmember's Credit Card(s) six (6) months prior to the Campaign Period.
9. Eligible Transactions also include transactions that have been cancelled by Eligible Cardmembers for more than six (6) months prior to 2 October 2020.
10. 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 and 8 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 auto-payment services; and
 - e) Eligible Transactions which are subsequently cancelled, refunded, disputed, unauthorized or fraudulent.

11. Eligible Cardmembers are required to perform 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 ("Rewards"):

Eligible Cardmember	Month Of New Eligible Transaction Sign-Up	No. Of Months Eligible Transaction Maintained	Rewards Eligibility
A	October	October, November and December (3 months)	Yes
B	November	November and December only (2 months only)	No
C	December	December, January and February (3 months)	Yes

12. Subject to fulfilment of the qualifying criteria in Clauses 7 to 9 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 Principal and Supplementary Credit Card and Debit Card/i accounts, the Eligible Transactions made on all the Principal and Supplementary Credit Card and Debit Card/i accounts shall be consolidated. The consolidated Eligible Transactions accrues for the benefit of the Principal Cardmember and only the Principal Cardmember will be eligible for the Rewards upon fulfilling these terms and conditions. The Supplementary Cardmembers are not eligible to participate and will not be eligible for the Rewards in this Campaign.
13. 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.
14. 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

15. Details of the Cashback are as defined in Clauses 15 to 20 herein.
16. Eligible Cardmembers who fulfil the Campaign Criteria as defined under Clauses 7 to 14 herein will be eligible to receive the Cashback in the manner/example explained below:

No. Of New Eligible Transactions Signed-Up And Maintained For 3 Consecutive Months	Cashback
1	RM50
2	RM100
≥3	RM200

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

Eligible Cardmember	Month Of New Eligible Transactions Signed-Up	No. Of New Eligible Transactions Signed-Up	No. Of Months Eligible Transaction Maintained	Cashback Eligible	Total Cashback Eligible
A	October	1	October, November and December (3 months)	RM50	RM350
	November	2	November, December and January (3 months)	RM100	
	December	3	December, January and February (3 months)	RM200	
B	December	4	December, January and February (3 months)	RM200	RM200
C	December	3	December and January only (2 months)	-	-

18. The Cashback is awarded on a first come, first served basis, and is capped at RM17,000 per month, up to a maximum of RM51,000 throughout the Campaign Period.
19. Each Eligible Cardmember is entitled to a maximum of one (1) Cashback per month up to a maximum of three (3) Cashback throughout the Campaign Period.
20. 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
 - OCBC savings or current account (for Eligible Cardmembers who hold an OCBC Debit Card/i only)
- within eight (8) weeks after 28 February 2021.

Rewards Fulfilment Process

21. An Eligible Cardmember is eligible to a maximum of one (1) Cashback per month up to a maximum of three (3) Cashback throughout the Campaign Period.
22. 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 Rewards will be based on each Eligible Cardmember's mobile telephone number and/or email address and/or mailing address maintained with OCBC.

23. At the time of fulfilment of the Rewards, 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.
24. OCBC reserves the right to forfeit the Rewards if (1) there is a termination of the Eligible Cardmember's Card prior to fulfilment of the Rewards to the Eligible Cardmember; or (2) any non-compliance or breach of these terms and conditions by the Eligible Cardmember.
25. The Rewards 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

26. 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.
27. 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.
28. 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.