

## TERMS & CONDITIONS

### “Festive Rewards With GCH” Campaign

#### Duration

1. The “Festive Rewards With GCH” Campaign (“Campaign”) is organised by OCBC Bank (Malaysia) Berhad (“OCBC”) and is subject to these terms and conditions. The Campaign runs from 7 December 2020 to 28 February 2021, 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 **Usage and Merchant Partnerships from OCBC Consumer Lifestyle & Finance department** (and its subsidiaries and related companies), including their respective immediate family members, i.e. parents, spouses, children and siblings;
  - b) 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.
4. For avoidance of doubt, permanent and contract employees of OCBC (other than OCBC Consumer Lifestyle & Finance, Usage and Merchant Partnerships Department) including their respective immediate family members, i.e. parents, spouses, children and siblings are eligible to participate in the Campaign and stand to win the Monthly Cashback.

#### Campaign Criteria

5. Eligible Cardmembers must make cumulative Eligible Transactions (as defined in Clause 6 herein) in the manner explained below to stand a chance to be eligible for the Monthly Cashback.

Spend Requirement	Monthly Cashback
RM100 – RM299 cumulative Eligible Transactions per Participating Month	10% cashback per month
≥RM300 cumulative Eligible Transactions per Participating Month	15% cashback per month

6. Eligible Transactions for this Campaign shall include in-store and/or online retail spending at any GIANT, COLD STORAGE, and MERCATO stores in Malaysia. For the avoidance of doubt, the following are **NOT** Eligible Transactions for the purposes of this Campaign:-
  - a) Any transaction that is not made in GIANT, COLD STORAGE, or MERCATO stores in Malaysia;
  - b) Existing recurring Easy Payment Plan and/or Interest Payment Plan (for OCBC Credit Cards);and

- c) Transactions which are subsequently cancelled refunded, disputed, unauthorized or fraudulent.
7. Subject to fulfilment of the campaign criteria in Clauses 5 and 6 above, Eligible Transactions performed within the Campaign Period using:
- an Eligible Cardmember's Credit Card(s) and his supplementary Credit Card(s); and/or
  - an Eligible Cardmember's Debit Card(s) (there is no "supplementary Debit Card"),
- shall be consolidated and are deemed to be earned by the "Eligible Cardmember" only as defined and provided in Clauses 2 to 4 above. For clarity, if the Eligible Cardmember has multiple Credit and Debit Card accounts, the Eligible Transactions made on all of the Principal and Supplementary Credit Cards and the Debit Card accounts shall be consolidated to meet the Spend Requirement for this Campaign. The consolidated amount of all Eligible Transactions accrues for the benefit of the Eligible Cardmember and only the Eligible Cardmember will earn the Monthly Cashback upon fulfilling these terms and conditions. The Supplementary Credit Cardmembers are not eligible and will not earn any Monthly Cashback in this Campaign.
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.

#### Monthly Cashback

10. Details of the Participating Month for the accumulation of the Spend Requirement and Monthly Cashback are as below:

Participating Month	Participating Month Period
December	7 – 31 December 2020
January	1 – 31 January 2021
February	1 – 28February 2021

11. Each Eligible Cardmember is entitled to a maximum of one Monthly Cashback per Participating Month, up to a maximum of three (3) Monthly Cashback throughout the Campaign Period.
12. The Cashback is awarded on a first come, first served basis and is capped at Ringgit Malaysia Ten Thousand (RM10,000) per Participating Month, up to a maximum of Ringgit Malaysia Thirty Thousand (RM30,000) throughout the Campaign Period. Once the maximum capping is reached, no Cashback is given notwithstanding that Eligible Transactions are performed.
13. The Cashback will be credited into the respective Eligible Cardmember's :
- OCBC credit card account for Cashback given for Eligible Transactions charged to OCBC Credit Cards; or
  - OCBC savings account\* or OCBC current account\* for Cashback given for Eligible Transactions charged to OCBC Debit Cards within twelve (12) weeks after the end of the Campaign Period.
14. Eligible Cardmembers will be notified by OCBC via SMS ("Fulfilment SMS") once the Monthly Cashback has been credited into Eligible Cardmembers' account(s).
15. At the time of awarding the Monthly Cashback, the Eligible Cardmember's account(s) must be current, valid, subsisting and in good credit standing as may be determined by OCBC at its sole and absolute discretion, and not in breach of any of these terms and conditions.

16. OCBC reserves the right to forfeit the Monthly Cashback if there is a reversal of a retail transaction which results in the Spend Requirement falling below the minimum required to qualify for the Monthly Cashback or termination of the Eligible Cardmember's Card prior to the Monthly Cashback being credited to the Eligible Cardmember, or any non-compliance or breach of these terms and conditions by the Eligible Cardmember.
17. If Eligible Cardmember does not receive the Monthly Cashback after Eligible Cardmember receives the Fulfilment SMS from OCBC, it is the Eligible Cardmember's sole responsibility to notify OCBC within 30 days from the date the Fulfilment SMS was sent to the Eligible Cardmember. Any notice from the Eligible Cardmember received by OCBC after the said period will not be entertained.
18. The Cashback is 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**

19. 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.
20. The OCBC Cardmember's Agreement/ OCBC Debit 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 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 the Eligible Cardmembers shall be deemed to have agreed to submit to the exclusive jurisdiction of the Courts of Malaysia.