

TERMS & CONDITIONS

SPEND & GET WEEKLY CASHBACK DEBIT CARD CAMPAIGN

Duration

1. The "OCBC Spend & Get Weekly Cashback Debit Card Campaign" ("Campaign") is organised by OCBC Bank (Malaysia) Berhad and OCBC Al-Amin Bank Berhad (either of which, "OCBC Bank") and subject to these terms and conditions. The Campaign runs from 28 June 2021 to 26 September 2021, both dates inclusive ("Campaign Period").

Eligibility

2. This Campaign is open to customers who hold an OCBC Debit Card/-i ("Debit Card") or FRANK Debit Card issued by OCBC Bank only ("Eligible Cardmembers").
3. The following persons are **NOT** eligible to participate in this Campaign:
 - a) holder(s) of any Debit Card/-i or FRANK Debit Card not issued in Malaysia;
 - b) holder(s) of any Debit Card/-i or FRANK Debit Card who is (are) in default of any facilities granted by OCBC Bank at any time during the Campaign Period, subject to OCBC's discretion;
 - c) permanent and/or contract employees of OCBC Bank and its subsidiaries and related companies, including their respective immediate family members, i.e. parents, spouses, children and siblings.

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 methods:
 - i. responding to OCBC's short message service ("SMS") sent to their mobile number by typing SW <space> last 6-digit NRIC number and sending the same to 62662 during the Campaign Period; or
 - ii. sending an SMS by typing SW <space> last 6-digit NRIC number and sending the same to 62662 during the Campaign Period; or
 - iii. registering online at www.ocbc.com.my/SW ("Campaign Website").
5. Upon successful registration, Eligible Cardmembers will receive SMS confirmation from OCBC Bank. For the avoidance of doubt, the SMS registration shall not be deemed as successful unless Eligible Cardmembers receive SMS confirmation of the registration from OCBC Bank.
6. These Campaign terms and conditions are posted on OCBC Bank's website and made available through the SMS stated under clause 5 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.

Qualifying Criteria

7. Upon successful registration as stated in Clauses 4 to 6 above, Eligible Cardmembers must perform an Eligible Spending activity (as defined in Clauses 7 to 11 herein) with a minimum of RM1 per transaction to earn an Eligible Entry as stated in Table 1 below and to stand a chance to win the Weekly Prizes (as defined in Clauses 12 to 14 herein).

Table 1

Eligible Spending	Eligible Entries for Debit Card/-i	Eligible Entries for FRANK Debit Card
Each retail purchase with PIN	1	2
Each auto-payment	1	2
Each online purchase	3	6
Each contactless purchase	3	6

8. Eligible Spending shall include purchases and payments of goods and services at local, overseas, online, and auto-payment using Eligible Cardmembers' Debit Card or FRANK Debit Card during the Campaign Period.
9. Non-Eligible Spending for this Campaign shall include the following:
- Transactions made at any ATM (including and not limited to cash withdrawal, cash deposit, fund transfer and payment);
 - Fees and charges charged by OCBC Bank (including registration fees, annual fees, card replacement fees and cash withdrawal fees);
 - DuitNow QR payment using Debit Card/-i or FRANK Debit Card;
 - 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
 - Eligible Transactions that are subsequently unposted, voided, cancelled, refunded, disputed, unauthorised or fraudulent.
10. The tracking of the Eligible Spending is based on the date and time (Malaysian Time) as captured in OCBC Bank's systems during the Campaign Period. OCBC Bank's written confirmation of the date / time shall be conclusive and binding on all parties.
11. OCBC Bank 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 Prizes

12. Subject always to the Winners selection terms and conditions below, each Weekly Prize Winner will win the Weekly Prize of RM1,000 cashback. The Bank is giving out a maximum of RM13,000 cashback throughout the Campaign Period, details of which are in Table 2 below.

Table 2

Participating Week	Weekly Prizes	Number of Weekly Prize Winner per Participating Week
28 June 2021 – 4 July 2021	RM1,000.00	1
5 July 2021 – 11 July 2021	RM1,000.00	1
12 July 2021 – 18 July 2021	RM1,000.00	1
19 July 2021 – 25 July 2021	RM1,000.00	1
26 July 2021 – 1 August 2021	RM1,000.00	1
2 August 2021 – 8 August 2021	RM1,000.00	1
9 August 2021 – 15 August 2021	RM1,000.00	1
16 August 2021 – 22 August 2021	RM1,000.00	1

23 August 2021 – 29 August 2021	RM1,000.00	1
30 August 2021 – 5 September 2021	RM1,000.00	1
6 September 2021 – 12 September 2021	RM1,000.00	1
13 September 2021 – 19 September 2021	RM1,000.00	1
20 September 2021 – 26 September 2021	RM1,000.00	1

13. The Eligible Spending activities performed during each Participating Week will not be carried forward to the subsequent Participating Week as part of the cumulative spending for a chance to win the subsequent Participating Week's Weekly Prize.
14. An Eligible Cardmember fulfilling all these terms and conditions is eligible to win one (1) Weekly Prize throughout the Campaign Period.

Winners Selection and Prize Fulfilment Process

15. Subject to the terms and conditions herein, OCBC Bank's automated system will randomly select thirteen (13) Potential Weekly Prize Winners for each Participating Week based on Eligible Cardmembers fulfilling the Qualifying Criteria during each Participating Week to win Weekly Prize.
16. A SMS notification will be sent once to each Potential Weekly Prize Winner within eight (8) weeks after the end of Campaign Period and he/she will be required to answer one (1) question by replying to the said SMS with the correct answer within the deadline. The deadline (i.e. date and time) to answer the question shall be specified in the SMS.
17. Potential Weekly Prize Winners who reply to the SMS with the correct answer within the deadline will be declared as the Weekly Prize Winners. Potential Weekly Prize Winners who reply to the SMS are also deemed to have given their written consent to and allow OCBC Bank to publish information including but not limited to name and city of residence of the Weekly Prize Winners for reasons including but not limited to advertising, winner announcement and/or prize fulfillment purposes.
18. In the event a Potential Weekly Prize Winner does not answer correctly or did not reply within the given deadline, he/she will be disqualified and will not be entitled to win the respective Weekly Prize and the said Weekly Prize will be forfeited.
19. The Weekly Prize will be credited into the respective Weekly Prize Winner's OCBC account within twelve (12) weeks after the end of the Campaign Period.
20. Weekly Prize Winners will be notified by OCBC Bank via SMS ("Fulfilment SMS") once the Weekly Prize has been credited into the Winners' OCBC accounts.
21. If Weekly Prize Winners do not receive the Weekly Prize after the Weekly Prize Winners receive the Fulfilment SMS from OCBC, it is the Winners' sole responsibility to notify OCBC within 30 days from the date the Fulfilment SMS was sent to the Winners. Any notice from the Weekly Prize Winners received by OCBC after the said period will not be entertained.
22. At the time of awarding the Weekly Prize, the Weekly Prize Winners' OCBC accounts must be current, valid, subsisting and in good credit standing as may be determined by OCBC Bank and not in breach of any of these terms and conditions.

23. OCBC Bank reserves the right to forfeit the Weekly Prize prior to the Weekly Prize being credited to the Eligible Cardmember's OCBC account under the following conditions:
- (a) if there is a reversal of a retail transaction where the retail transaction was performed during the Participating Week which the Weekly Prize is associated with; or
 - (b) any non-compliance or breach of these terms and conditions by the Eligible Cardmember.
24. The Weekly Prize 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

25. 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.
26. The OCBC Debit Cardmember's Agreement/ OCBC Al-Amin Debit Card-i Cardmember's Agreement shall continue to apply to the usage of Debit Card. In the event of any inconsistencies between these terms and conditions and the terms and conditions in the 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 this 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 non-exclusive jurisdiction of the Courts of Malaysia.