

TERMS & CONDITIONS

OCBC CASH IS KING CAMPAIGN

Duration

1. The “OCBC Cash Is King Campaign” (“Campaign”) is organised by OCBC Bank (Malaysia) Berhad (“OCBC Bank”) and is subject to these terms and conditions. The Campaign runs from 10 October 2021 to 15 February 2022, 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) issued by OCBC Bank; and
 - b) OCBC Bank **Debit/-i Cardmembers** who hold an OCBC Bank Debit/-i Card issued by OCBC Bank;(collectively referred to as “Eligible Cardmembers”).
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) a holder of any OCBC Bank Credit Card and/or Debit/-i Card (“Card”) who is in default of any facility granted by OCBC Bank at any time during the Campaign Period, subject to OCBC Bank’s discretion.
4. For avoidance of doubt, permanent and contract employees of OCBC Bank (other than Usage and Merchant Partnerships from the Consumer Lifestyle & Finance Department of OCBC Bank) 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 Weekly Prizes only.

Registration

5. 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 method(s):
 - a) by responding to OCBC Bank’s short message service (“SMS”) sent to their mobile number and by typing **CK <space> last 6-digits NRIC number** and sending the same to 62662 during the Campaign Period; or
 - b) by sending an SMS by typing **CK2 or CK3 or CK4 or CK5 or CK6 or CK7 or CK8 or CK9 <space> last 6-digits NRIC number** and sending the same to 62662 during the Campaign Period; or
 - c) by registering online at **www.ocbc.com.my/CK** (“Campaign Website”); or
 - d) Eligible Cardmembers who are notified by OCBC Bank either via SMS and/or electronic direct mailer (“EDM”) that they have been auto enrolled for the Campaign by OCBC Bank.
6. If the Eligible Cardmember has multiple credit card accounts, the Eligible Cardmember is only required to register once.

7. Upon successful registration, Eligible Cardmembers will receive a confirmation from OCBC Bank via SMS and/or as shown on the Campaign Website.
8. These Campaign terms and conditions are posted on OCBC Bank's website and made available through the SMS referred above 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.

Campaign Qualifying Criteria

9. Upon successful registration per Clauses 5 to 8 above, Eligible Cardmembers must make Eligible Transactions (as defined in Clauses 9 to 14 herein) in the manner explained below to earn entries during the Campaign Period to stand a chance to win the Prizes (as defined in Clauses 19 to 28 herein):

Qualifying Criteria	No. Of Entries
Every RM50 retail spending in a single receipt in-store ("Retail Spending")	1 entry
Every RM50 retail spending in a single receipt on Dining, Shopping, Grocery, Petrol, Utility and Insurance transactions ("Category Spending")	5 entries
Every RM50 retail spending in a single receipt via online and Eligible E-wallets ("Channel Spending")	10 entries
Every new Interest Payment Plan (IPP) sign-up ("IPP Spending")	100 additional entries

10. Category Spending are only applicable to the following Merchant Category Codes ("Eligible MCC"):

Category	Eligible MCC
Dining	5462, 5811, 5812, 5814
Grocery	5411, 5422, 5441, 5451, 5499, 5912, 9751,
Shopping	5310, 5311, 5331, 5399, 5947, 5948, 5949, 5950, 5964, 5965, 5966, 5967, 5969, 5970, 5971, 5973, 5992, 5993, 5999, 5094, 5300, 5309, 5611, 5621, 5631, 5641, 5651, 5655, 5661, 5681, 5691, 5697, 5699, 5931, 5941, 5942, 5943, 5944, 5945, 5977, 7278
Utilities	4900, 5968, 4899, 4813, 4814
Petrol	5172, 5541, 5542, 9752
Insurance	5960, 6300, 6381

11. Channel spending for Eligible E-wallets are only applicable to the following Merchants ("Eligible E-Wallets"):

Category	Eligible E-Wallets
E-Wallet	TnG E-Wallet, Grab/GrabPay, Boost, and BigPay

12. Eligible Cardmember(s) are required to sign up for a new monthly Instalment Payment Plan through OCBC Bank's merchant terminals or online payment gateways with OCBC Bank's merchants only, herein referred to as "IPP Spending" during the campaign period. For the avoidance of doubt:

- a) IPP Spending that matches with one (1) of the Retail Spending, Category Spending and/or Channel Spending items will earn additional entries based on the Eligible Transaction for the Eligible Cardmember;
- b) IPP Spending that matches with more than one (1) of the Retail Spending, Category Spending and/or Channel Spending items will earn additional entries and the higher entries based on the Eligible Transaction for the Eligible Cardmember;
- c) Illustrations as below:

Eligible Cardmember	Eligible Transaction	Spend Amount (RM)	No. Of Entries	Total Entries
A	IPP Spending at London Weight Management which matches with Retail Spending	5,000	100 additional entries <i>(Based on IPP Spending)</i> + 100 entries <i>(From London Weight Management based on Retail Spending)</i>	200 entries
B	IPP Spending at Harvey Norman which matches with Shopping Category Spending	3,000	100 additional entries <i>(Based on IPP Spending)</i> + 300 entries <i>(From Harvey Norman based on Shopping Category Spending)</i>	400 entries
C	IPP Spending at Tri-E which matches with both Shopping Category Spending and Online Channel Spending	2,000	100 additional entries <i>(Based on IPP Spending)</i> + 400 entries <i>(From Tri-E based on higher entries on Online Channel Spending)</i>	500 entries

- 13. Retail Spending, Category Spending, Channel Spending and/or IPP Spending shall herein collectively be referred to as (“Eligible Transactions”).
- 14. Eligible Transactions for the Campaign must be charged to any of the Eligible Cardmembers’ Credit Card(s) (this includes principal and supplementary Credit Card(s)) or Debit/-i Card(s) during the Campaign Period. For the avoidance of doubt, the following are **NOT** Eligible Transactions for the purposes of this Campaign:
 - a) Existing recurring Easy Payment Plan and/or Interest Payment Plan (for OCBC Bank Credit Cards);
 - b) Existing standing instructions and/or auto-payment services including but not limited to Insurance and/or Utility(ies) transactions. For the avoidance of doubt, existing standing instructions and/or auto-payment services include transactions that have been charged to Eligible Cardmember’s OCBC Bank Credit or Debit/-i Card or their respective supplementary Cardmembers’ Credit Card(s) prior to the Campaign Period;

- c) Payment of annual OCBC Bank Card membership fees;
- d) Interest and principal payments;
- e) Sales and Services Tax or any other taxes;
- f) Late payment fees, charges for cash withdrawals or any other form of service/miscellaneous fees;
- g) 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
- h) Eligible Transactions which are subsequently cancelled, refunded, disputed, unauthorized or fraudulent.

15. Subject to fulfillment of the qualifying criteria in Clauses 9 to 14 above, Eligible Transactions performed within the Campaign Period using:

- a) an Eligible Cardmember's Credit Card(s) and his supplementary Credit Card(s); and
- b) an Eligible Cardmember's Debit/-i Card(s) (there is no "supplementary Debit/-i Card"),

will earn entries but all entries are deemed to be earned by the "Eligible Cardmember" only as defined and provided in Clause 2 above. The entries earned through Eligible Cardmember's principal and supplementary Credit Card(s) and his/her Debit/-i Card(s) will be consolidated as illustrated in the table below:

Eligible Cardmember	Date Eligible Transaction Performed	Principal / Supplementary Card	Eligible Transactions	Spend Amount (RM)	No. Of Entries	Total Entries
A	10 Oct 2021	Principal	Retail Spending	49	0	1
		Supplementary	Retail Spending	50	1	
B	10 Oct 2021	Principal	Retail Spending	50	1	6
		Supplementary	Category Spending	50	5	
C	10 Oct 2021	Principal	Retail Spending	99	1	151
			Category Spending	100	10	
		Supplementary	Channel Spending	101	20	
			IPP Spending which matches with Retail Spending	1,000	120 (100 + 20)	
D	10 Oct 2021	Principal	Retail Spending	500	10	980

		Supplementary	Category Spending	300	30
		Supplementary	Channel Spending	200	40
	15 Feb 2022	Principal	Channel Spending	1,000	200
		Supplementary	IPP Spending which matches with Category Spending	3,000	400 (100 + 300)
		Supplementary	IPP Spending which matches with Channel Spending	1,000	300 (100 + 200)

For clarity, all entries by use of the supplementary card will be for the benefit of the principal credit cardholder, the supplementary cardholder will not be eligible to win any prize.

16. The tracking of the Eligible Transactions and is based on the dates and time (Malaysian Time) as captured by OCBC Bank's records during the Campaign Period.
17. 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.

Prizes

18. Details of the Weekly Prizes and Grand Prizes ("Prizes") are as defined in Clauses 19 to 28 herein.

Weekly Prizes

19. Subject always to the Weekly Prize Winners selection terms and conditions below, each Weekly Prize Winner will win the Weekly Prize of a RM200 Cashback. OCBC Bank is giving out a maximum of RM108,000 cashback throughout the Campaign Period, details of which are in clause 20 of the table below.
20. Details of the Participating Week, Participating Week Period, Number of Weekly Prize Winners, Weekly Prize Per Winner and Total Weekly Prizes are as follows:

Participating Week	Participating Week Period	No. Of Weekly Prize Winners	Weekly Prize Per Winner	Total Weekly Prizes
1	10 – 17 Oct 2021	30	RM200 Cashback	RM6,000 Cashback
2	18 – 24 Oct 2021	30	RM200 Cashback	RM6,000 Cashback
3	25 – 31 Oct 2021	30	RM200 Cashback	RM6,000 Cashback
4	1 – 7 Nov 2021	30	RM200 Cashback	RM6,000 Cashback

5	8 – 14 Nov 2021	30	RM200 Cashback	RM6,000 Cashback
6	15 – 21 Nov 2021	30	RM200 Cashback	RM6,000 Cashback
7	22 – 28 Nov 2021	30	RM200 Cashback	RM6,000 Cashback
8	29 Nov – 5 Dec 2021	30	RM200 Cashback	RM6,000 Cashback
9	6 – 12 Dec 2021	30	RM200 Cashback	RM6,000 Cashback
10	13 – 19 Dec 2021	30	RM200 Cashback	RM6,000 Cashback
11	20 – 26 Dec 2021	30	RM200 Cashback	RM6,000 Cashback
12	27 Dec 2021 – 2 Jan 2022	30	RM200 Cashback	RM6,000 Cashback
13	3 – 9 Jan 2022	30	RM200 Cashback	RM6,000 Cashback
14	10 – 16 Jan 2022	30	RM200 Cashback	RM6,000 Cashback
15	17 – 23 Jan 2022	30	RM200 Cashback	RM6,000 Cashback
16	24 – 30 Jan 2022	30	RM200 Cashback	RM6,000 Cashback
17	31 Jan – 6 Feb 2022	30	RM200 Cashback	RM6,000 Cashback
18	7 – 15 Feb 2022	30	RM200 Cashback	RM6,000 Cashback
Total		540		RM108,000 Cashback

21. Eligible Cardmembers are eligible to earn and accumulate entries starting from the first (1st) day of the Campaign Period to be in the running to win one (1) of the thirty (30) Weekly Prizes given out each Participating Week as long as Eligible Cardmembers register within the Campaign Period. Refer to the example below.

Eligible Cardmember	Registration Date	Participating Week Eligible For Weekly Prizes	Total Entries Accumulation Period
A	10 Oct 2021	Participating Week 1	10 Oct 2021 – 15 Feb 2022
B	1 Dec 2021	Participating Week 1	10 Oct 2021 – 15 Feb 2022
C	15 February 2022	Participating Week 1	10 Oct 2021 – 15 Feb 2022

22. Entries earned each Participating Week will not be carried forward to the subsequent Participating Week to stand a chance to win the subsequent Participating Week's Weekly Prize.
23. An Eligible Cardmember is eligible to win one (1) Weekly Prize each Participating Week, up to a maximum of eighteen (18) Weekly Prizes throughout the Campaign Period.

Grand Prizes

24. Subject always to the Grand Prize Winners selection terms and conditions below, each Grand Prize Winner will win the Grand Prize of a RM10,000 Cashback. OCBC Bank is giving out a maximum of RM150,000 cashback throughout the Campaign Period, details of which are in clause 25 of the table below.
25. Details of the Campaign Period, Grand Prize Per Winner, Total Grand Prize Winners and Total Grand Prizes are as follows:

Campaign Period	Grand Prize Per Winner	Total Grand Prize Winners	Total Grand Prizes
10 Oct 2021 – 15 Feb 2022	RM10,000 Cashback	15	RM150,000

26. Eligible Cardmembers are eligible to earn and accumulate entries starting from the first (1st) day of the Campaign Period to be in the running to win one (1) of the fifteen (15) Grand Prizes given out throughout the Campaign Period as long as Eligible Cardmembers register within the Campaign Period. Refer to the example below:

Eligible Cardmember	Registration Date	Entries Accumulation Period For Grand Prizes
A	10 Oct 2021	10 Oct 2021 – 15 Feb 2022
B	1 Dec 2021	10 Oct 2021 – 15 Feb 2022
C	15 February 2022	10 Oct 2021 – 15 Feb 2022

27. An Eligible Cardmember is eligible to win a maximum of one (1) Grand Prize throughout the Campaign Period.
28. An Eligible Cardmember is eligible to win a maximum of eighteen (18) Weekly Prizes and one (1) Grand Prize throughout the Campaign Period.

Winners Selection and Prize Fulfilment Process

29. Eligible Cardmembers shall be randomly selected by an automated selection system based on the entries earned by Eligible Cardmembers during the Campaign Period for the following prizes:

a) Weekly Prize Winners Selection

30. Subject to the terms and conditions herein, OCBC Banks's automated system will randomly select thirty (30) Potential Weekly Prize Winners for each Participating Week based on the total entries earned during each Participating Week to win the RM200 Cashback. A SMS notification will be sent once to each Potential Weekly Prize Winner within twelve (12) weeks after the end of the 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. 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. 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.
31. The RM200 Cashback will be credited into the respective Weekly Prize Winners':
- OCBC Bank credit card account (for Winners who hold a OCBC Bank Credit Card only or both OCBC Credit and Debit/-i Cards); or
 - OCBC Banks savings or current account (for Winners who hold a OCBC Bank Debit/-i Card only)
- within twelve (12) weeks after the end of the Campaign Period.

32. Weekly Prize Winners will be notified by OCBC Bank via SMS (“Fulfilment SMS”) once the RM200 Cashback have been credited into the Weekly Prize Winners’ account(s).
33. If Weekly Prize Winners do not receive the RM200 Cashback after the Weekly Prize Winners receive the Fulfilment SMS from OCBC Bank, it is the Weekly Prize Winners’ sole responsibility to notify OCBC Bank within 30 days from the date the Fulfilment SMS was sent to the Weekly Prize Winners. Any notice from the Weekly Prize Winners received by OCBC Bank after the said period will not be entertained.
34. At the time of awarding the RM200 Cashback, the Weekly Prize Winners’ 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.
35. OCBC Bank reserves the right to forfeit the Cashback if there is a reversal of a retail transaction for which an entry was given and leading to the Weekly Prize Winner winning the Cashback or termination of the Weekly Prize Winner’s Card prior to the Cashback being credited to the Weekly Prize Winner, or any non-compliance or breach of these terms and conditions by the Weekly Prize Winner.
36. The Cashback are non-transferable to any other party or parties and is not exchangeable for other items or vouchers in part or in full.

b) Grand Prize Winners Selection

37. Subject to the terms and conditions herein, OCBC Bank’s automated system will generate fifteen (15) Potential Grand Prize Winners based on the total entries earned throughout the Campaign Period (“Potential Grand Prize Winners”). The Potential Grand Prize Winners shall be contacted via SMS at their mobile number maintained in OCBC Bank’s records within twelve (12) weeks after the end of the Campaign Period. The SMS will notify the Potential Grand Prize Winners that he/she has been shortlisted as a Potential Grand Prize Winner for this Campaign and that he/she will be contacted by OCBC Bank via telephone at their mobile number within the next two (2) working days to answer one (1) question correctly before being declared as the respective Grand Prize Winner. If the first attempt to contact the Potential Grand Prize Winner by telephone fails, i.e. due to reasons such as no answer and/or reply, telephone number not in service, no connection or any other reasons, another two (2) attempts will be made to call the said Potential Grand Prize Winner. Where the third (3rd) attempt is unsuccessful, such Potential Grand Prize Winner will be disqualified and will not be entitled to win the Grand Prize. A new Potential Grand Prize Winner will then be drawn again to replace the said disqualified Potential Grand Prize Winner.
38. OCBC Bank has the sole discretion to fix the appointed working day (Monday-Friday) and time (9am-6pm) to make the telephone calls to the Potential Grand Prize Winners. OCBC Bank shall not be held responsible for calls made to the Potential Grand Prize Winners which are (i) not completed or disconnected due to any reasons whatsoever; (ii) not answered or not proceeded with due to the unavailability of the Potential Grand Prize Winners at the appointed date and time and/or due to any other whatsoever reasons. It shall be the Eligible Cardmembers’ responsibility to ensure that their phone numbers provided are current and updated with OCBC Bank in the event of any changes being made to the same by the Eligible Cardmembers. OCBC Bank reserves the right to record these telephone conversations.

39. The RM10,000 Cashback will be credited into the respective Grand Prize Winners':
- c) OCBC Bank credit card account (for Winners who hold a OCBC Bank Credit Card only or both OCBC Bank Credit and Debit/-i Cards); or
 - d) OCBC Bank savings or current account (for Winners who hold a OCBC Bank Debit/-i Card only)
- within twelve (12) weeks after the end of the Campaign Period.
40. Grand Prize Winners will be notified by OCBC Bank via SMS ("Fulfilment SMS") once the RM10,000 Cashback have been credited into the Grand Prize Winners' account(s).
41. If Grand Prize Winners do not receive the RM10,000 Cashback after the Grand Prize Winners receive the Fulfilment SMS from OCBC Bank, it is the Grand Prize Winners' sole responsibility to notify OCBC Bank within 30 days from the date the Fulfilment SMS was sent to the Grand Prize Winners. Any notice from the Grand Prize Winners received by OCBC Bank after the said period will not be entertained.
42. At the time of awarding the RM10,000 Cashback, the Grand Prize Winners' 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.
43. OCBC Bank reserves the right to forfeit the Cashback if there is a reversal of a retail transaction for which an entry was given and leading to the Grand Prize Winner winning the Cashback or termination of the Grand Prize Winner's Card prior to the Cashback being credited to the Grand Prize Winner, or any non-compliance or breach of these terms and conditions by the Grand Prize Winner.
44. The Cashback are non-transferable to any other party or parties and is not exchangeable for other items or vouchers in part or in full.
45. The Weekly Prize Winners and Grand Prize Winners ("Winners") shall be responsible to ensure that their telephone numbers and/or email address provided are current and updated with OCBC Bank. The notification of the Prizes will be based on each Winner(s)' telephone number and/or email address in Malaysia maintained with OCBC Bank. OCBC Bank shall not be responsible to the Winners for any loss (including loss of opportunity and consequential loss flowing there from) suffered or for any failure to fulfil Prizes in the event the Winners' telephone number and/or mailing address in OCBC Bank's record is not current or correct.
46. The Prizes 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

48. 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.

49. The OCBC Bank Cardmember's Agreement/ OCBC Bank Debit Cardmember's Agreement shall continue to apply to usage of OCBC Bank credit cards and debit cards. In the event of any inconsistencies between these terms and conditions and the terms and conditions in the OCBC Bank Cardmember's Agreement/ OCBC Bank Debit Cardmember's Agreement these terms and conditions shall prevail only insofar as they apply to the Campaign.
50. 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.