

## **“#SoEasy Chinese New Year” Campaign**

### **Terms and Conditions**

#### **1. Definition**

- a) **“Campaign Period”** is from 28 January 2022 to 28 March 2022, both dates inclusive.
- b) **“Online Banking”** means a national initiative supported by OCBC Bank and OCBC Al-Amin that enables customers to conduct a range of financial transactions through Internet or Mobile Banking application across Malaysia.
- c) **“DuitNow”** means an electronic fund transfer service that enables the transfer of funds to a recipient’s account number or a recipient’s DuitNow ID. Note: Only electronic fund transfer to a recipient’s DuitNow ID is eligible to participate in this campaign.
- d) **“DuitNow ID”** means mobile number, MyKad number, Police/Army number, or passport number that has been registered with a Participating Bank to enable a person to use DuitNow.
- e) **“DuitNow ID Registration”** means an individual’s first-time registration for DuitNow using its DuitNow ID during the Campaign Period.
- f) **“DuitNow Transaction”** means the successful transfer of funds of a minimum of RM10 to a recipient’s DuitNow ID which does not belong to the customer. The DuitNow Transaction is to be carried out during the Campaign Period through OCBC Malaysia Internet and/or Mobile Banking.
- g) **“DuitNow QR”** means an interoperable QR code standard that allows customer to transfer fund to a person or make payment to merchant by scanning the QR code.
- h) **“DuitNow QR Activation”** means an individual’s first-time activation for DuitNow QR using its account during the Campaign Period.
- i) **“DuitNow QR Transaction”** means the successful transfer of funds or payment to merchant with a minimum of RM10 using DuitNow QR code which does not belong to the customer. The DuitNow QR Transaction is to be carried out during the Campaign Period through OCBC Malaysia Mobile Banking application.
- j) **“Eligible Customer”** means customers of the Bank (as defined below) who fulfil the requirements and not disqualified under Clause 3 below.
- k) **“Prize”** means a prize set out in Table 1 below.
- l) **“Terms and Conditions”** means the terms and conditions that govern the Campaign (as defined below) as determined by the Bank.



## 2. The Campaign

“CNY with OCBC” Campaign (“Campaign”) is jointly organised over the Campaign Period by OCBC Bank (Malaysia) Berhad (“OCBC Bank”) and OCBC Al-Amin Bank Berhad (“OCBC Al-Amin”) (collectively, referred to as the “Bank”) subject to these terms and conditions.

## 3. Who is eligible?

Only Eligible Customers are eligible to participate in this Campaign. Eligible Customers are customers who fulfil the Qualifying Requirements as stated in Item 4, provided that such customers do not fall within any of the following disqualifying events:

- a) customers who are below 18 years old;
- b) customers whose accounts with the Bank have been suspended or terminated; and
- c) customers who have breached any agreement with the Bank.

## 4. How do the Eligible Customers participate in Campaign?

To stand a chance to win a Cash Prize, an Eligible Customer must perform the following through OCBC Malaysia Internet Banking or Mobile Banking application (“OCBC Online Banking”) within the Campaign Period.

Category	Qualifying Requirement
<b>Sign Up Reward</b>	a) Register for OCBC Online Banking <sup>^</sup> ; and/or b) Register for DuitNow ID and/or activate DuitNow QR via OCBC Online Banking <sup>^</sup> .
<b>Special Prize</b>	a) Perform at least 5 DuitNow fund transfers* using DuitNow IDs; or b) Perform at least 5 DuitNow QR fund transfers*; or c) Perform at least 5 DuitNow QR payments to merchants*.
<b>Grand Prize</b>	Perform at least all the following: a) 5 DuitNow fund transfers* using DuitNow IDs; and b) 5 DuitNow QR fund transfers*; and c) 5 DuitNow QR payments to merchants*.

<sup>^</sup>Applicable for New Users with first-time Registration/Activation only.

\*Min RM10 per transaction.



- i) Only new registration of OCBC Online Banking, DuitNow ID and DuitNow QR is eligible for Sign Up Reward of the campaign.
- ii) All DuitNow and DuitNow QR transactions must be made during Campaign Period with a minimum of RM10 per transaction.
- iii) All DuitNow and DuitNow QR transactions with a minimum of RM10 per transaction must be made to a recipient's DuitNow ID (refer to Item 1(d) for definition) and/or DuitNow QR code which does not belong to the customer (i.e. party sending money).
- iv) All DuitNow and DuitNow QR transactions which are incomplete, unsuccessful, or performed before or after the Campaign Period shall not be eligible for the Campaign.

**5. Procedure for the Cash Prize?**

Table 1

Category	Cash Prize per Winner	No of Winners	Total Cash Prize	Cash Prize Crediting Period	
<b><u>Sign Up Reward for New Registrants</u></b>					
(i) New Registration for OCBC Online Banking <sup>^</sup>	RM10	3,000	RM30,000	By 31 May 2022	
(ii) New Registration for DuitNow ID/DuitNow QR via OCBC Online Banking <sup>^</sup>	RM8	3,000	RM24,000		
<b><u>Special Prize</u></b>					
(i) Perform at least 5 DuitNow fund transfers* using DuitNow IDs; or	RM88	100	RM8,800		
(ii) Perform at least 5 DuitNow QR fund transfers*; or	RM88	100	RM8,800		
(iii) Perform at least 5 DuitNow QR payments to merchants*.	RM88	100	RM8,800		
<b><u>Grand Prize</u></b>					
Perform at least <b><u>ALL</u></b> the following: <ul style="list-style-type: none"> <li>• 5 DuitNow fund transfers* using DuitNow IDs; and</li> <li>• 5 DuitNow QR fund transfers*; and</li> <li>• 5 DuitNow QR payments to merchants*.</li> </ul>	RM888	30	RM26,640		

<sup>^</sup>Applicable for New users with first-time Registration/Activation only.

\*Min RM10 per transaction.

- a) Eligible Customers who are not OCBC Online Banking users currently but register for OCBC Online Banking account (“New Registrants”) during Campaign Period is eligible to receive a maximum of one (1) RM10 Cash Prize throughout Campaign Period, capped at 3,000 winners on a first come, first served basis.
- b) Eligible Customers who are not DuitNow/DuitNow QR users currently but register for DuitNow ID and/or DuitNow QR via OCBC Online Banking (“New Registrants”) during Campaign Period is eligible to receive a maximum of one (1) RM8 Cash Prize throughout Campaign Period, capped at 3,000 winners on a first come, first served basis.
- c) There will be 300 winners for Special Prize (100 winners each category) and 30 winners for Grand Prize in this Campaign.
- d) Each Eligible Customer can only win a maximum of one (1) Special Prize or one (1) Grand Prize throughout Campaign Period.
- e) Eligible Customers who fulfil the Qualifying Requirement of Special Prize and Grand Prize will receive an SMS after the campaign period and they must answer all the questions correctly to win the Cash Prize. The system will capture first 100 complete and correct replies for respective categories under Special Prize and first 30 complete and correct replies for Grand Prize.
- f) The Cash Prize will be credited into the Eligible Customer’s currently valid and active account with the Bank by 31 May 2022. The Cash Prize will be forfeited if the Eligible Customer ceases to have any account with the Bank at time of Cash Prize crediting.
- g) If an Eligible Customer maintains more than one account with the bank, the Bank reserves the right to credit the Cash Prize into any one among the Eligible Customer’s valid and active accounts.
- h) The Bank will notify the winners via SMS based on their contact details maintained in the Bank’s system by 31 May 2022. Notwithstanding the foregoing, the Bank reserves the right to use any other media/channels or methods, including the Bank’s website at [www.ocbc.com.my](http://www.ocbc.com.my) as it deems fit at its discretion, for the purpose of announcing the winners.
- i) For the avoidance of doubt, if Eligible Customer does not receive any Winning notification (in the form of SMS or any other media/channels or methods by the Bank), he/she will not be entitled to any Prize.

## **6. General Terms and Conditions**

- a) The Bank shall not be obliged to give any reasons whatsoever or enter into any correspondence with any person(s) on any matter concerning the Campaign.
- b) The Bank reserves the rights at its absolute discretion to withdraw, cancel, suspend, extend or terminate this Campaign at any time in whole or part, or to vary, delete or add to any of the Terms and Conditions herein at any time with prior notice, by way of posting on the Bank’s website at

[www.ocbc.com.my](http://www.ocbc.com.my) and notify customers via email or SMS to check on website for the revised Campaign's Terms and Conditions. Notice of such variation of the Terms and Conditions or suspension or termination of the Campaign will take effect from the date set out in the notice.

- c) By participating in the Campaign, the Eligible Customer shall be taken as having agreed to be bound by the Terms and Conditions.
- d) All the existing Accounts and Services – Main Terms and Conditions and Internet Banking Terms and Conditions, where applicable, shall continue to apply. In the event of any inconsistencies with these terms and conditions, these terms and conditions shall prevail in relation to this Campaign only.
- e) The Bank shall not be liable for any failure to perform due to any act of God, war, riot, strike, terrorism, epidemic, lockout, industrial action, fire, flood, drought, storm or any event beyond the reasonable control of the Bank.
- f) The Terms and Conditions shall be governed by and construed in accordance with the laws of Malaysia.