

Terms and Conditions for the Welcome to Flex Campaign (“Campaign”) by OCBC Bank (Malaysia) Berhad (199401009721 / 295400-W) (referred as “OCBC Bank” or “the Bank”)

When is the Campaign Period?	<ol style="list-style-type: none"> The Campaign runs from 1 October 2022 until 31 December 2022 (“Campaign Period”), both dates inclusive. The Bank may also change the Campaign Period by informing customers through a notice posted at the Bank’s branches and website.
Who is eligible for this Campaign?	<ol style="list-style-type: none"> Any individual who applies for and is accepted by the Bank to open the Flex Account via the OCBC Malaysia Mobile Banking app during the Campaign Period is referred to as an “Eligible Account holder” to participate in the Campaign. Any individual that held Flex Account but closed the said account six (6) months prior Campaign Period but applies for and is accepted by the Bank to open the Flex Account via the OCBC Malaysia Mobile Banking app during the Campaign Period is referred to as an “Eligible Account holder” to participate in the Campaign.
What is the Campaign about?	<ol style="list-style-type: none"> The Eligible Account holder must perform the following within the Campaign Period to participate in this Campaign: <ol style="list-style-type: none"> Deposit and maintain in the Flex Account, a minimum of RM4,000.00 at the end of Campaign Period (as at 31 December 2022) Subject to clause 5 below, an Eligible Account holder who has fulfilled all conditions as stated above during the Campaign Period will receive a RM50 cash reward (referred to as the “Welcome Gift”) which will be credited into their Flex Account. The Bank pays out a maximum of RM50,000 in each participating month as Welcome Gifts to Eligible Account holders who fulfill all conditions in clause 3, on a first come first served basis. Once the maximum amount of the Welcome Gift for the Campaign Period is exhausted, the Eligible Account Holder will not receive any Welcome Gift even if they have fulfilled all the conditions in Clause 3 within the Campaign Period. The Welcome Gift is non-transferable to any other party(ies) and are not exchangeable for other items or vouchers in part or in full.

What you need to know about the Campaign

8. The tracking of the total balances is based on the dates and time (Malaysian Time) as captured by OCBC Bank's records during the Campaign Period.
9. The Welcome Gift will be given by crediting the Eligible Account holder's Flex Account within 60 days from the end date of Campaign Period and the Eligible Account holder will be notified via email or SMS once the Welcome Gift is credited. Notwithstanding anything herein, the Welcome Gift will be forfeited if the Eligible Account holder closes his/her Flex Account with the Bank at the time that the Welcome Gift is being given.
10. If the Bank discovers that the Eligible Account holder is in fact not eligible to participate in the Campaign (e.g., the applicable Campaign conditions are not fulfilled or breached, etc.), the Bank may forfeit the Welcome Gift at its discretion.
11. No request by the Eligible Account holder or any other party to exchange or substitute the Welcome Gift with any other items and/or to credit the Welcome Gift into another valid OCBC Bank account will be entertained.

Other Terms & Conditions

12. Deposits are protected by PIDM up to RM250,000 for each depositor.
13. OCBC Flex Account Terms and Conditions, Flex Account Product Information Sheet and Terms and Conditions governing OCBC Account shall continue to apply to all transactions within the Flex Account. In the event of any inconsistency between these Campaign terms and conditions and OCBC Flex Account Terms and Conditions, OCBC Flex Account Product Information Sheet and Terms and Conditions governing OCBC Account, these Campaign terms and conditions shall prevail for matters related to this Campaign.
14. The Bank reserves the right 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 or to substitute the Welcome Gift at its sole discretion at any time with prior notice.
15. The Bank shall not be liable for any default or non-performance of the Bank under the OCBC Flex Account Welcome to Flex Campaign T&Cs 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.
16. The decision of the Bank subject to there being no manifest errors on all matters relating to this Campaign shall be final, conclusive, and binding on all parties including you.
17. The laws of Malaysia apply to the Campaign and the courts of Malaysia may decide on any disputes arising from the Campaign.