

## **OCBC Bank Life Goals Campaign Terms and conditions**

### **1. The Promotion**

- 1.1. OCBC Bank (Malaysia) Berhad (295400-W) (“OCBC Bank”) presents the Life Goal Campaign (“Promotion”) subject to terms and conditions herein.
- 1.2. The promotion runs 21 May 2018 until 31 July 2018, both dates inclusive (“Promotion period”), and such other date(s) as may be determined at the sole and absolute discretion of OCBC Bank for the relevant product(s) offered in this Promotion.
- 1.3. The Promotion is only available at OCBC Bank branches in Malaysia.

### **2. Eligibility**

- 2.1. The Promotion is open only to individual Malaysia residents, Permanent Residents and non-residents. Non-residents whose country of origin is not acceptable to OCBC Bank and OCBC Al-Amin shall not be eligible to participate in this Promotion.
- 2.2. Customers shall be and shall remain in good standing according to OCBC Bank and OCBC Al-Amin’s absolute discretion, to be eligible for participation or continued participation in this Promotion.
- 2.3. Customers whose accounts with OCBC Bank or OCBC Al-Amin have been suspended or terminated or who breach any other agreements with OCBC Bank or OCBC Al-Amin any time during the Promotion Period are not eligible to participate, or to continue to participate, in this Promotion.
- 2.4. Customers who fulfilled clauses 2.1 to 2.3 above are eligible to participate in this Promotion and shall be referred to as (“Eligible Customers”).

### **3. Promotions Mechanics and Conditions**

- 3.1. An Eligible Customer who fulfils the criteria as below during the Promotion Period at any OCBC Bank branch will be entitled to a gift (“Gift”).

<b>Criteria</b>	<b>Type of Gift</b>
Eligible customer fulfils both the following criteria: i) Had completed the Life Goals calculator (either Retirement or Children’s Education) with a Personal Financial Consultant (PFC)/Relationship Manager (RM) in any OCBC Bank branches ; and ii) Successfully opened OCBC Booster Account and deposited minimum RM 30,000 within 30 days from the account opening date.	Be rewarded with:  I) Retirement Goal calculator – PETRONAS Giftcard worth RM 100 ; or II) Children’s Education Goal calculator – POPULAR Bookstores Gift voucher worth RM 100

- 3.2. In the event that an Eligible Customer completes both the Retirement and Children’s Education Goal Calculator, the Eligible Customer is only entitled for one (1) Gift only.
- 3.3. A total of 1,000 Gifts will be given out to Eligible Customers stated in 3.1 on a first come, first served basis. Gifts issued are valid while stocks last.

- 3.4. The Gift will be collected by customers at OCBC Bank branches and will be given by the Personal Financial Consultant by hand within 30 days starting from the last day of the month in which Eligible Customer fulfilled the criteria. Any request to substitute the Gift with cash or other gift will not be entertained
- 3.5. In the event that the Eligible Customer completes both the Retirement and Children's Education Goal calculator within the Promotion period, OCBC Bank will take the initial completed calculator as the deciding factor to reward customer with the type of Gift.
- 3.6. The Gifts are valid for the period stated on them and there will be no replacement of any vouchers that have lapsed or expired;
- 3.7. The Gifts are not exchangeable for cash. There shall be no refund on the unused portion of the Gifts. The differential amount for purchase(s) in excess of the value stated on the Gift shall be paid for by the person utilizing the Gift;
- 3.8. Any dispute in connection with the Gifts shall be referred to the issuer of voucher (PETRONAS and Popular Bookstores) and OCBC Bank disclaims all liabilities and obligations for the Gift;
- 3.9. OCBC Bank shall not be liable for or obliged to compensate or replace any expired, lost, damaged, stolen, returned or uncollected Gift.
- 3.10. OCBC Bank reserves the right at its absolute discretion to, at any time, substitute or replace the Gifts with other products with prior notice without assigning any reasons thereof. In case of any such substitution or replacement, all these terms and conditions shall apply to such substitute or replacement products.
- 3.11 To the fullest extent permitted by law, OCBC Bank does not make and hereby expressly excludes and disclaims any representations or warranties with respect to the issuers of vouchers, the Gifts provided under the Promotion or any products and/or services purchased and/or redeemed using the Gift. In particular, OCBC Bank gives no warranty or endorsements, express or implied, written or oral, including but not limited to, any warranty of merchantability quality or suitability or fitness for any purpose in respect of the Gift or any products and/or services purchased and/or redeemed using the Gift. All disputes arising from the Gift or any products and/or services purchased and/or redeemed using the Gift shall be referred to the respective issuers of vouchers.

#### **4. General Terms and Conditions**

- 4.1. By participating in this Campaign, an Eligible Customer agrees to be bound by these terms and conditions.
- 4.2. OCBC Bank's decisions on all matters relating to this Promotion shall be final, conclusive and binding. OCBC Bank shall not be obliged to give any reasons whatsoever or enter into any correspondence with any person(s) on any matter concerning the Promotion. OCBC 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 OCBC Bank.
- 4.3. OCBC Bank reserves the rights to withdraw, cancel, suspend, extend or terminate this Promotion earlier 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.
- 4.4. In the event of any inconsistency between these terms and conditions and any advertising, promotional, publicity and other materials relating to or in connection with the Promotion, these terms and conditions shall prevail.

- 4.5. These terms and conditions shall be governed by the laws of Malaysia, and all Eligible Customers who participate in the Promotion shall be deemed to have agreed to submit to the exclusive jurisdiction of the Malaysian Courts.