



## Terms and Conditions Governing Online Call for Cash luggage bag campaign

Call-For-Cash (“CFC”) is offered by OCBC Bank (Malaysia) Berhad (“OCBC Bank”) to its selected eligible customers who hold one or more currently valid credit cards issued by OCBC Bank as the principal cardmember, and whose credit card accounts are well conducted within OCBC Bank’s sole and absolute discretion at the time of the application for CFC (“Cardmember”), subject to the terms and conditions herein.

### The Campaign

1. The **Online Call for Cash luggage bag Campaign (“Campaign”)** is organized base on these terms and conditions. The Campaign will run from 17 January to 31 March 2017, both dates inclusive (**“Campaign Period”**).

### Who are eligible?

2. Only **“Eligible Customers”** can participate in this Campaign. Eligible Customers are all OCBC credit card holders with and without Internet banking provided that such customers do not fall within any of the following disqualifying events :
  - (a) customers who are 18 years old or younger;
  - (b) customers whose accounts with OCBC Bank shall have been suspended or terminated
  - (d) Customers who have breached any agreement with OCBC Bank.

### What must the Eligible Customer do to participate in Campaign?

3. To participate in the Campaign, an Eligible Customers shall, within the Campaign Period, apply for either one of the loan facilities listed below via Online Banking or [www.ocbc.com.my/fastcash](http://www.ocbc.com.my/fastcash), meet the minimum approved loan or transaction amount (“Minimum Approved Ticket”) and maintain the Approved Product (defined below) for a minimum of 3 months from the facility approval date.

Facilities	Tenor	Minimum approved loan/ Transaction amount	Interest Rate	Cash Advance Fee (inclusive of GST)
Call for Cash (CFC)	12 months	RM5,000	5.99% p.a.	1.06% (One Time)
Call for Cash (CFC)	24 Months	RM5,000	5.99% p.a.	1.06% (One Time)
Call for Cash (CFC)	36 Months	RM5,000	5.99% p.a.	1.06% (One Time)

Subject always to the Call for Cash having been approved by OCBC Bank at its absolute discretion (**“Approved products”**) and availability of the 20” Luggage Bag (**“Gift”**), an Eligible Customer who shall satisfy all the requirements in this clause 3 and the Approved Products is duly captured by and reflected in OCBC Bank’s system and records, shall be eligible to receive a gift as stated in clause 5 below on a first come, first served approval basis (**“Winner”**)

4. OCBC Bank allocates 150 luggage bags (**“Total Gifts”**) to be given away in this campaign. Upon exhaustion of the Total Gifts by the respective facility tiers, no Gift will be given, notwithstanding anything to the contrary.
5. The maximum amount of Gift given to each customer is one (1) Gift for an approved Call for Cash facility, subject to exhaustion of Total Gifts as defined in clause 4 above and is given on first come first serve basis.
6. The Gift will be delivered to the Winners mailing address(s) after Campaign Period with OCBC Bank after the Approved Products is maintained for 3 months. Notwithstanding anything herein, the Gift will be forfeited if the Winner no longer has any active account with OCBC Bank.
7. The data generated by and recorded in OCBC Bank’s systems shall be conclusive evidence as to whether a particular Eligible Customer has duly completed clause 3 above, and where applicable, the date and time for such completion. Any purported registration or payment which is not duly captured by and reflected in OCBC Bank’s systems and records shall be disqualified for purposes of this Campaign.

### **How does the Fulfillment Work?**

8. The Gifts are given on an “as is” basis and do not include any accessory items which may be shown in any advertisements or promotional materials as they are for illustrative purposes only. The Gifts is not transferable and not exchangeable (either for another color, size or model, or for cash, credit or kind).
9. The Gifts are manufactured and supplied by ETC Premium & Service Sdn Bhd (“Supplier”). To the fullest extent permitted by law, OCBC does not make and hereby expressly excludes and disclaims any representations or warranties with respect to the Supplier and the Gifts. In particular, OCBC gives no warranty or endorsement, express or implied, written or oral, including but not limited to, any warranty in respect of merchantability quality or suitability or fitness for any purpose in respect of the Gifts. Any issue or query in respect of the Gifts shall be dealt with directly with the Supplier at the contact details below.

**ETC Premium & Service Sdn Bhd**  
66A, Jalan SS14/2A,  
47500 Subang Jaya,  
Selangor Darul Ehsan,  
Malaysia  
Tel: 03 5637 7552 / 03 5611 7552

11. The Winner shall assume full responsibility for any liability, mishap, injury, loss, damage, claim or accidents resulting from this Campaign or use of the Gift. OCBC shall not be held liable for any of the aforesaid.
12. The Eligible Customer's information will be processed by OCBC for purposes of determining eligibility to be given the Gifts. By participating in the Campaign, the Eligible Customer shall be deemed to have agreed to OCBC processing the Eligible Customer's information for purposes of the Campaign.
13. OCBC's decision on all matters relating to the Campaign shall be final, conclusive and binding on all parties. OCBC shall not be responsible in anyway whatsoever, in respect of technical failures of any kind, unauthorized human intervention, electronic or human error in administration and processing. OCBC shall not be obliged to give any reasons whatsoever or enter into any correspondence with any person(s) on any matter concerning the Campaign.
14. OCBC shall not be held liable in any manner whatsoever for any inconvenience, loss or damage howsoever arising in connection with the Campaign. Furthermore, OCBC shall not be liable for any default or delay in respect of the Campaign due to any act of God, war, riot, strike, terrorism, epidemic, lockout, industrial action, fire, flood, drought, storm or any events which are caused by factors beyond the reasonable control of OCBC.
15. These Terms & Conditions will prevail over any provisions or representations contained in any brochure or other promotional material advertising the Campaign.
16. By participating in this Campaign, the Customers agrees to be bound by these Terms & Conditions and, to the fullest extent permitted by law, consent to and authorize OCBC to disclose their particulars to the third party service providers engaged by OCBC for the purposes of the Campaign (if any). OCBC warrants that the disclosure of such particulars to any third party services providers will be limited to the Customer's name, address and telephone number and will be used only in relation to and for the purposes of the Campaign.
17. OCBC shall not be liable for any misinterpretation of any facts, news, reports, audios or visuals in respect of the Campaign published in any mass media, marketing or advertising materials.
18. These Terms & Conditions shall be governed by the laws of Malaysia, and all Eligible Customers shall be deemed to have agreed to submit to the exclusive jurisdiction of the Malaysia Courts.
19. OCBC Bank reserves the right to vary or add to these Terms and Conditions or to suspend or terminate this Campaign. Notice of such variation of the Terms and Conditions or suspension or termination of the Campaign is deemed given by posting a general notice in any OCBC branch or its websites at [www.ocbc.com.my](http://www.ocbc.com.my) respectively and the notice will take effect from the date set out in the notice and, if no date is stated, will take effect from the date the notice is sent. Each Eligible Customer agrees to access OCBC Bank's website stated herein at regular time intervals to view the terms and conditions herein and to ensure that the Eligible Customer is kept up-to-date with any changes or variations to these terms and conditions. No one shall be entitled to claim for any compensation against OCBC Bank for any and all loss and damage howsoever suffered or incurred, whether as a direct or indirect result of any withdrawal,

cancellation, suspension, extension or termination of the Campaign or any variation, deletion or addition to any of the terms and condition herein.

20. By participating in the Campaign, the Eligible Customer shall be deemed to have agreed to be bound by these terms and conditions. The terms and conditions contained herein are binding on all parties. No appeal and/or correspondence will be entertained.
21. All the existing Accounts and Services – Main Terms and Conditions, OCBC Card member's Agreement, OCBC Credit Card Terms and Conditions, OCBC Call for Cash Term and Conditions, and Online Banking Terms and Conditions, where applicable, shall continue apply. In the event of any inconsistencies with the terms and conditions herein, the terms and conditions herein shall prevail in relation to this Campaign only.
22. In no event will OCBC Bank be liable for any loss or damages (including without limitation, loss of income, profits or goodwill, direct or indirect, incidental, consequential, exemplary, punitive or special damages of any party including third parties howsoever arising whether in contract, tort, negligence or otherwise, in connection with the Campaign), and all such damages are expressly excluded.
23. These terms and conditions herein contained shall be governed by and construed in accordance with the laws of Malaysia.