

## Additional Terms and Conditions Governing DuitNow Chinese New Year Campaign

This Additional Terms and Conditions shall be read together with the Promotion Terms and Conditions available at [www.duitnow.my/duitnow-launch-campaign/](http://www.duitnow.my/duitnow-launch-campaign/)

### The Campaign

1. DuitNow RM2 Angpow Campaign (“**Campaign**”) is jointly organised by OCBC Bank (Malaysia) Berhad (“OBMB”) and OCBC Al-Amin Bank Berhad (“OABB”) (collectively, OBMB and OABB are referred to as the “Bank”) subject to these terms and conditions. The Campaign runs from 5 February to 19 February 2019, both dates inclusive (“**Campaign Period**”).

### Who is eligible?

2. Only “**Eligible Customers**” are eligible to participate in this Campaign. Eligible Customers are customers who have registered their DuitNow ID (defined below) with the Bank linked to their currently valid current or savings account and perform a DuitNow Transaction (defined below) via OCBC Internet Banking and Mobile Banking, provided that such customers do not fall within any of the following disqualifying events :
  - (a) customers who are 17 years old or younger;
  - (b) customers whose accounts with OCBC Bank shall have been suspended or terminated; and
  - (c) 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 Customer must perform the following through <https://internet.ocbc.com.my/internet-banking> or OCBC Malaysia Mobile Banking application (“**OCBC Online Banking**”) within the Campaign Period.
  - i. Register or switch DuitNow ID to OCBC Bank Account on OCBC Online Banking. “**DuitNow ID**” is defined as identifiers of an account holder such as a mobile number, NRIC, passport number, army number or police number.
  - ii. Perform a minimum of RM10 fund transfer using DuitNow via OCBC Online Banking (“**DuitNow Transaction**”) within the time frame which will be announced on <https://www.facebook.com/OCBC.Malaysia> (“**OCBC Bank Facebook Page**”) to a unique DuitNow ID to be eligible for an angpow (defined below).

### How does the Angpow work?

4. Subject always to the availability of the Daily Angpow Allocation (defined below), after an Eligible Customer has duly completed clause 3 above with the data duly captured by and reflected in OCBC Bank’s systems, an Eligible Customer will receive a RM2 Angpow for each DuitNow Transaction made pursuant to clause 3 above, on a first come, first served basis and while stocks last (“**Angpow**”).
5. The below Angpow allocation will be revealed on the OCBC Bank Facebook Page on a daily basis (“**Daily Angpow Allocation**”).

Date	No. of Ang Pows Allocated
05-Feb-19	1,688
06-Feb-19	1,688
07-Feb-19	588
08-Feb-19	388

09-Feb-19	588
10-Feb-19	388
11-Feb-19	2,888
12-Feb-19	588
13-Feb-19	688
14-Feb-19	588
15-Feb-19	388
16-Feb-19	388
17-Feb-19	588
18-Feb-19	388
19-Feb-19	688

6. Each Eligible Customer can only receive a maximum of 25 x angpows throughout the Campaign Period.
7. Pursuant to clause 4, 5 and 6, for avoidance of doubt,
  - (a) If an Eligible Customer performs more than one DuitNow Transaction to the same DuitNow ID during the Campaign Period, only one DuitNow Transaction will be taken into account for the angpow; and
  - (b) as soon as an Eligible Customer becomes entitled to receive a total of RM50 in angpow, he/she is no longer eligible for further participation in this Campaign, notwithstanding that he/she may receive further communications(s) and make further transactions within the Campaign Period.
8. Example of how to be entitled for the Ang Pow:

Scenario	Party Sending Money	Date (Feb'19)	Send to DuitNow ID	Within time frame for the day?	Within Daily Ang Pow Allocation?	Entitled for Ang Pow?
1	Customer A	5 <sup>th</sup>	Customer C's Mobile No.	Yes	Yes	<b>Yes</b> Unique DuitNow ID
2	Customer A	6 <sup>th</sup>	Customer C's Mobile No.	Yes	Yes	<b>No</b> Not a unique DuitNow ID
3	Customer A	6 <sup>th</sup>	Customer D's Mobile No.	<b>No</b>	Yes	<b>No</b> Out of the time frame
4	Customer B	7 <sup>th</sup>	Customer A's Mobile No.	Yes	Yes	<b>Yes</b> Unique DuitNow ID
5	Customer B	7 <sup>th</sup>	Customer A's MyKad No.	Yes	Yes	<b>Yes</b> Unique DuitNow ID
6	Customer C	8 <sup>th</sup>	Customer B's Mobile No	Yes	<b>No</b>	<b>No</b> Ang Pows fully given out
7	Customer C	9 <sup>th</sup>	Customer B's Mobile No	Yes	Yes	<b>Yes</b> Unique DuitNow ID since not entitled in Scenario 6

9. The Bank allocates a maximum of RM25,040 only ("**Angpow Fund**") to be given away as angpow in this Campaign. Upon exhaustion of the Angpow Fund, no further Angpow will be given, notwithstanding anything to the contrary.

10. The Angpow will be credited into the Eligible Customer's currently valid OCBC Account by the end of March 2019. Notwithstanding anything herein, the Angpow will be forfeited if the Eligible Customer ceases to have any account with the Bank at time of Angpow crediting.
11. If an Eligible Customer maintains more than one account with the Bank, the Bank reserves the right to credit the Angpow into any one among the Eligible Customer's savings or current accounts.

### **General Terms and Conditions**

12. The Bank's decisions on all matters relating to this Campaign shall be final, conclusive and binding. 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.
13. The Bank reserves the rights at its absolute discretion to withdraw, cancel, suspend, extend or terminate this Campaign at any time 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, by way of posting on the Bank's website at [www.ocbc.com.my](http://www.ocbc.com.my), or in any other method deemed suitable by the Bank. 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 and, if no date is stated, will take effect from the date the notice is sent.
14. By participating in the Campaign, the Eligible Customer shall be deemed to have agreed to be bound by these terms and conditions.
15. 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 the terms and conditions herein, the terms and conditions herein shall prevail in relation to this Campaign only.
16. 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.
17. This Campaign is not sponsored by Payments Network Malaysia Sdn Bhd (PayNet).
18. These terms and conditions herein contained shall be governed by and construed in accordance with the laws of Malaysia.