

## OCBC PREMIER BANKING PREMIER VOYAGE CARD PROMOTION

### 1. THE PROGRAMME/PROMOTION

- 1.1 OCBC Bank (Malaysia) Berhad (295400-W) (“OCBC Bank”) presents the OCBC Premier Banking Premier Voyage Card Promotion (“Promotion”) subject to terms and conditions herein.
- 1.2 The promotion runs from 01 February 2019 until 31 March 2019, 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 Customers whose accounts with OCBC Bank have been suspended or terminated or who have breached any other agreements with OCBC Bank at any time within the Promotion Period are not eligible to participate.
- 2.2 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.
- 2.3 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.
- 2.4 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.
- 2.5 Customers who have fulfilled clauses 2.1 to 2.4 above are eligible to participate in this Promotion and shall be referred to as eligible customers (“Eligible Customers”).

### 3. PROMOTION MECHANICS AND CONDITIONS

- 3.1 An Eligible Customer who has successfully performed the criteria during the Promotion Period is entitled to win a Travel voucher (“Gift”) as per the Table (1) below.

Table (1)

Criteria	Gift
Must be a Premier Banking Customer who has met the criteria below:  Take 1 Primary Card + 1 Supplementary Card OR Take 2 Supplementary cards  With card approved during Promotion Period	RM300 worth of Travel Voucher from Apple Vacations Malaysia.  Limited to one (1) Gift only per Eligible Customer.

- 3.2 188 winners will be selected randomly from the pool of Eligible Customers who have successfully performed the above criteria.
- 3.3 There are 188 Gifts (worth a total of RM56,400) that will be given out to the Winners within 90 days after the Promotion ends.
- 3.4 The Gift is manufactured/produced by third party (ies) (“Manufacturer(s)”). 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 Manufacturer(s) and the Gift. In particular, OCBC Bank 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 Gift. Eligible Customers shall communicate with the Manufacturer(s) directly in relation to any issue arising from or pertaining to the Gift. OCBC Bank shall not at any time be responsible or held liable for any damage, defect or deficiency in the Gift, and/or for any loss, injury, damage, harm or accident of whatsoever nature suffered or incurred on any person or goods (including financial loss or consequential damages) by or in connection with the use of the Gift by any person.

- 3.5 OCBC Bank shall not be obliged to replace any Gift which is lost, damaged or stolen after collection by the Eligible Customer.
- 3.6 OCBC Bank reserves the right to substitute any Gift with other products and/or services, with prior notice without assigning any reasons thereof, in which case all terms and conditions herein governing the Gift shall apply to the substituted gift (*mutatis mutandis*, ie. changing only those things which need to be changed, in this case, the Gift). Any change in the Gift will be notified in such manner deemed appropriate by OCBC Bank.
- 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.

#### **4. GENERAL TERMS & CONDITIONS**

- 4.1 By participating in this Promotion, 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 Courts of Malaysia.

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