

Terms & Conditions: Voyage Miles conversion to Cashback from purchase of Unit Trust or Insurance Product (1 January 2021 till 31 December 2021)

1. CAMPAIGN PERIOD

- 1.1. This campaign, organised by OCBC Bank (Malaysia) Berhad (199401009721 / 295400-W), (**"OCBC Bank"**) is called the Voyage Miles conversion to Cashback from purchase of Unit Trust or Insurance Product (**"Campaign"**) and runs from 1 January 2021 to 31 December 2021 both dates inclusive (**"Campaign Period"**).

2. ELIGIBILITY

- 2.1. The Campaign is open exclusively to OCBC Bank Principal Premier Voyage Cardmember(s) issued by OCBC Bank (**"Eligible Cardmember"**) who during the Campaign Period made a Unit Trust or Insurance Product purchase/subscription with OCBC Bank.

3. CAMPAIGN MECHANICS

- 3.1. Subject to a minimum conversion of 10,000 Voyage Miles during the Campaign Period, the Eligible Cardmember is entitled to earn MYR250 cashback (**"Cashback"**) to be credited into their own OCBC Bank Savings or Current account (**"CASA"**).
- 3.2. Conversion must be made in multiple block(s) of 10,000 Voyage Miles and there is no maximum amount of Voyage Miles (**"VM"**) which the Eligible Cardmember can convert into Cashback, subject to Eligible Cardmember VM availability.
- 3.3. To convert the VM to Cashback, the request must be made via the Eligible Cardmember's Relationship Manager or Branch staff.
- 3.4. Any request made under this campaign after and/or with insufficient VM under the Campaign Period shall be disqualified.
- 3.5. Any Cashback converted by the Eligible Cardmember from this Campaign will be credited into the Eligible Cardmember OCBC Bank CASA account within 30 Calendar Days from the date the request is duly made with the Eligible Cardmember's Relationship Manager or Branch Staff. The account must be current, valid, subsisting and in good credit standing as may be determined by OCBC Bank at its sole and absolute discretion, and not in breach of any of these terms and conditions.
- 3.6. OCBC Bank reserves the right to forfeit any VM and/or Cashback if termination of the Eligible Cardmember credit card account is prior to the Cashback being given to the Eligible Cardmember, or due to any non-compliance or breach of these terms and conditions by the Eligible Cardmember.

4. GENERAL TERMS & CONDITIONS

- 4.1. All terms and conditions in OCBC Cardmember's Agreement and OCBC Premier Voyage Mastercard terms and conditions shall continue to apply. In the event of discrepancies, these terms and conditions shall prevail only insofar as they relate to the Campaign.
- 4.2. Each Eligible Cardmember by calling Voyage Exchange/Relationship Manager/Branch Staff to redeem VM for the Cashback is agreeable for his/her information to be processed by OCBC Bank for purposes of determining eligibility to be given the Cashback.
- 4.3. OCBC Bank's decision on all matters relating to the Campaign shall be final, conclusive, and binding on all parties.
- 4.4. OCBC Bank shall not be held liable in any manner whatsoever for any inconvenience, loss or damage howsoever arising in connection with 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 Bank.
- 4.5. OCBC Bank reserves the right to vary or add to these Terms and Conditions or to suspend or terminate this Campaign with prior notice. Notice of such variation of the Terms and Conditions or suspension or termination of the Campaign is by way of posting a general notice in any OCBC Bank branch or electronically (i.e. OCBC Bank website) 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. Eligible Cardmembers shall not be entitled to claim for any compensation against OCBC Bank for any and all loss and damage howsoever suffered or incurred by the Eligible Cardmember(s), 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 & Conditions herein.
- 4.6. These Terms & Conditions shall be governed by the laws of Malaysia, and all Eligible Cardmembers shall be deemed to have agreed to submit to the exclusive jurisdiction of the Courts of Malaysia.