

## Screen Dreams Starter Fund Campaign (“Campaign”) Terms and Conditions

### 1. The Challenge

- 1.1. OCBC Bank (Malaysia) Berhad (295400-W) (“OCBC Bank”) presents the Screen Dreams Starter Fund Campaign (“Campaign”) subject to the terms and conditions herein.
- 1.2. The Campaign runs from **1 June 2017 until 31 October 2017** (both dates inclusive, “Campaign Period”), or such other date(s) as may be determined at the sole and absolute discretion of, and notified by OCBC Bank.

### 2. Eligibility

- 2.1. Save otherwise provided in these terms and conditions, the Campaign is open to individuals of age 18 years and above, participation by non-Malaysian residents shall be further subject to OCBC Bank’s acceptance of their country of origin. OCBC Bank shall have sole and absolute discretion to disqualify any individual from participation in this Campaign, including existing customers of OCBC Bank and OCBC Al-Amin Bank Berhad who have breached any agreement with either bank. Individuals who are eligible to participate in this Campaign are referred to as “Eligible Participants”.

### 3. Campaign Mechanics

- 3.1 An Eligible Participant who fulfils the “Qualifying Conditions” set out in Table 1 below to OCBC Bank’s absolute satisfaction within the Campaign Period will earn the corresponding number of chance(s) (each chance is an “Entry”, collectively “Entries”) to win a Prize (defined below) in this Campaign:

TABLE 1

Qualifying Conditions	Number of Entry(ies)
A. complete the Financial Scan (defined below) in accordance with clause 3.2 below	1
B. complete an appointment with OCBC Bank’s money specialist in accordance with clause 3.3 below	5
C. complete a referral to a Referred Participant (defined below) in accordance with clause 3.4 below	5

- 3.2 An Eligible Participant shall fulfil all the following requirements to complete a Financial Scan in item A of Table 1.
  - (a) The Eligible Participant shall perform the “Financial Scan” at [www.ocbc.com.my/screendreams](http://www.ocbc.com.my/screendreams), which is a generic tool for general information. Each Eligible Participant acknowledges that the Financial Scan does not analyse the Eligible Participant’s financial position, investment objectives or individual needs in coming up with the report. The Eligible Participant shall not rely on the Financial Scan report or on product recommendations by OCBC Bank officers (including the money specialists) to make any investment or financial decisions. Product recommendations must be independently evaluated by the Eligible Participant taking into account his/her own investment objectives, financial position and individual needs. The Financial Scan report and any product recommendation by OCBC Bank officers (including the money specialists) must not be regarded as financial planning or financial advice.
  - (b) In order to perform and complete the Financial Scan for purposes of this Campaign, the Eligible Participant is required to :
    - (i) provide the personal data required;
    - (ii) click on the checkbox to signify his/her agreement with the “Declaration and Agreement”; and
    - (iii) click on the “Submit” button to transmit the Financial Scan containing personal data to OCBC Bank.
  - (c) The Eligible Participant :
    - (i) represents and warrants that the personal data given are his/her own personal data which are true, correct, complete and up-to-date;

- (ii) consents to OCBC Bank to process the personal data for purposes directly or indirectly related to the Financial Scan, the appointment with money specialist and for participation in this Campaign in accordance with OCBC Bank's privacy policy which is accessible on [www.ocbc.com.my](http://www.ocbc.com.my); and
- (iii) consents to receiving communications from OCBC Bank by telephone calls, short message services (SMS), e-mail messages, or such other means deemed appropriate by OCBC Bank, for the aforesaid purposes.

3.3 An Eligible Participant shall fulfil all the following requirements to complete an appointment with OCBC Bank's money specialist in item B of Table 1.

- (a) Upon OCBC Bank receiving a submission of the Financial Scan referred to in clause 3.2(b) above, OCBC Bank will call or communicate with the Eligible Participant at the contact number provided in the Financial Scan to fix an appointment with OCBC Bank's money specialist; and
- (b) The Eligible Participant is required to personally attend an OCBC Bank branch for the appointment with OCBC Bank's money specialist, for purposes to understand the Financial Scan and for OCBC Bank to introduce suitable banking products and/or services to the Eligible Participant, on the basis of the Eligible Participant's acknowledgment in clause 3.2(a) above.

3.4 An Eligible Participant shall fulfil all the following requirements to complete a referral to a Referred Participant (defined below) in item C of Table 1.

- (a) Participation in this referral is by invitation only. OCBC Bank will send out the invitation web link by SMS ("**Invitation Web Link**") to Eligible Participants who have fulfilled all the requirements in clauses 3.2 and 3.3 above to OCBC Bank's satisfaction between 1 August 2017 and 31 October 2017.
- (b) Before taking the steps in clause 3.4(c) to refer the Financial Scan to any individual ("**Referred Participant**"), the Eligible Participant shall first ensure that each intended Referred Participant :
  - (i) is duly informed and understands that the Referral Message (defined below) is sent for the purposes to invite the Referred Participant to perform the Financial Scan on the basis of clause 3.2(a) above; and
  - (ii) consents to receiving the Referral Message in clause 3.4(c)(ii) and (iii) below.

The Eligible Participant agrees to indemnify OCBC Bank fully for all losses, damages, liabilities, claims, costs, expenses and penalties which arise from the Eligible Participant's failure to comply with this clause.
- (c) Subject to clause 3.4(b) above, upon receiving the Invitation Web Link :
  - (i) the Eligible Participant shall, within the Campaign Period, click on the Invitation Web Link, which will redirect him/her to OCBC Bank's Campaign site for the Eligible Participant to register for the referral by submitting to OCBC Bank his/her full name and new identity card / passport number;
  - (ii) after registration for the referral, the Eligible Participant will be redirected to OCBC Bank's template message, the Eligible Participant has the option to use the template message or compose new message about the Financial Scan, provided that if the Eligible Participant composes new message he/she shall refrain from using any offensive, indecent, racist, inciting, defamatory or otherwise inappropriate language (the template or newly composed message is referred to as "**Referral Message**"); and
  - (iii) the Eligible Participant shall, within the Campaign Period, forward the Referral Message by SMS or Whatsapp to Referred Participant(s) on the basis of the Eligible Participant's indemnity favouring OCBC Bank in clause 3.4(b) above.
- (d) The referral is completed only if, within the Campaign Period, the Referred Participant clicks the "Financial Scan" link in the Referral Message.
- (e) If an Eligible Participant refers multiple Referred Participants, the Eligible Participant will only earn the Entries in accordance with item C of Table 1 above for a maximum of 10 Referred Participants subject always to full compliance with the requirements in this clause 3.4.

- 3.5 As shown in Table 2 below, for each calendar month throughout the Campaign Period, OCBC Bank will announce 2 winners (each a **“Winner”**). Each Winner will be eligible to receive a cash prize of RM5,000 (**“Prize”**) provided that :
- (a) OCBC Bank will make random selection from the pool of Eligible Participants according to their number of Entry(ies) earned. OCBC Bank will make such number of attempt(s) it deems appropriate to contact a selected Eligible Participant by telephone call. An Eligible Participant who is successfully contacted by OCBC Bank will be asked 2 questions and will have to answer both questions correctly, before he/she is announced a Winner by OCBC Bank.
  - (b) The Prize will be paid into the Winner’s savings or current account maintained with any licensed bank in Malaysia by way of interbank GIRO within [2 weeks] from the date of the Winner announcement by OCBC Bank. The Winner shall provide his/her account information to OCBC Bank upon Winner announcement, to facilitate the deposit of the Prize. If a Winner fails or refuses to provide his/her account information to OCBC Bank, the Winner will be disqualified from receiving the Prize. OCBC Bank reserves the right to disqualify any existing customer who breached any agreement (mentioned in clause 2.1 above) from receiving the Prize.
  - (c) A Winner is disqualified from further participation in this Campaign and is not eligible to receive any further Prize.
  - (d) Each Winner agrees and consents to OCBC Bank to publish his/her name in any public or social media for publicity purposes.
  - (e) Notwithstanding anything to the contrary, OCBC Bank is giving out a maximum of RM50,000 as Prizes in this Campaign.

**TABLE 2**

<b>Month</b>	<b>Prize per Winner</b>	<b>Number of Winners</b>	<b>Total Prizes given by OCBC Bank</b>
June 2017	RM5,000	2	RM10,000
July 2017	RM5,000	2	RM10,000
August 2017	RM5,000	2	RM10,000
September 2017	RM5,000	2	RM10,000
October 2017	RM5,000	2	RM10,000
		10	RM50,000

- 3.6 OCBC Bank’s records and decisions on all matters related to this Campaign, including but not limited to whether any Eligible Participant has completed the Financial Scan or an appointment with OCBC Bank’s money specialist or a referral or the number of Entry(ies) earned by an Eligible Participant (if any) or whether any Eligible Participant has answered the questions correctly or may be disqualified from receiving the Prize, etc. shall be final, conclusive and binding on all parties concerned. OCBC Bank shall not be required to furnish any records or any reason for decisions relating to this Campaign.

#### **4. Other terms and conditions**

- 4.1 By participating in this Campaign, an Eligible Participant agrees to be bound by these terms and conditions.
- 4.2 OCBC Bank reserves the rights to withdraw, cancel, suspend, extend or terminate this Campaign earlier in whole or in part, or to vary, delete or add to any of the terms and conditions herein at anytime with prior notice.
- 4.3 These terms and conditions are governed by Malaysian laws.