

OCBC Al-Amin Celebrate Your Raya with Style Promotion
Contest Period : 23 June 2014 to 31 August 2014

Terms and Conditions

1. The OCBC Al-Amin Bank Berhad ("the Bank") Celebrate Your Raya with Style ("Promotion") shall be effective from 23 June 2014 to 31 August 2014 with grace period of 14 days (both dates inclusive) ("Promotion Period").
2. To be eligible ("Eligible Customers"), customers must fulfill the following requirements:-
 - a) The customers must be residents in Malaysia ; and
 - b) The customers must have a minimum financing with the Bank with an amount of:
 - (i) RM20,000 or more for Cash Financing-i; or
 - (ii) RM100,000 or more for Manarat Home-i;(collectively and either of which, "Financing") which are applied, approved and accepted/disbursed within the Promotion Period.
3. The following are not eligible to participate in this Promotion:-
 - a) The customers who have early-settled their Financing within the Promotion Period; and
 - b) Customers whose financing or other accounts with the Bank and OCBC Bank (Malaysia) Berhad are not in good standing and/or are in breach of any of the Bank and/or OCBC Bank (Malaysia) Berhad's terms and conditions.
4. The Bank shall not be held liable for any delay or alleged delay in the turnaround time for approval or disbursement.
5. No pre-registration, SMS or contest entry forms are required.
6. Under this promotion, ten (10) Eligible Customers ("Winners") will stand a chance to each win one (1) Samsung Galaxy S5 ("Prize"). The colour(s) of the Prizes is/are not open to the Winners' choice. The Prizes are subjected to the manufacturer's conditions and warranties. The Bank makes no representation on and shall in no circumstances be liable for the quality or fitness for purposes or any supplier's/manufacturer's terms and conditions of the Prizes. All enquiries about the quality or fitness or terms and conditions of the Prizes shall be made directly by the Winners with the manufacturer. Prizes are not exchangeable for cash. The Bank is not obliged to render any assistance other than ensuring the Prizes are delivered to the Winners (in the condition on "as is where is basis" as sent by the supplier) within the time period stated in Clause 8 below. All additional assistance rendered by the Bank will solely be on a goodwill basis and the Bank accepts no liability on those additional assistance nor any obligation to continue offering those additional assistance.
7. Selection of Winners:-
 - a) Eligible Customers are pooled within the Promotion period, the Bank will randomly shortlist ten (10) Eligible Customers from the pool ("Shortlisted Eligible Customers").
 - b) Shortlisted Eligible Customers will be contacted via their respective telephone numbers in the Bank's record.
 - c) If the first attempt to call a Shortlisted Eligible Customer is unsuccessful, another two (2) attempts will be made within the same day each after one hour interval of the earlier attempt. If the third attempt is unsuccessful, the Shortlisted Eligible Customer will be returned to the pool of Eligible Customers, as if he or she has not been shortlisted.

- d) Shortlisted Eligible Customers who are successfully contacted must correctly answer a question posed to them over the telephone to be declared a Winner. A Shortlisted Eligible Customer who is unable to correctly answer a question posed to them over the telephone will be disqualified from the Promotion.
 - e) The process outlined under Clauses 7a, 7b, 7c and 7d will be repeated until there are ten (10) Winners for the ten (10) Prizes.
- 8. All Prizes will be delivered via the Winners' preferred addresses within 4-6 weeks after the end of the Promotion Period.
- 9. By participating in the Promotion, the Winners shall be deemed to have agreed to the disclosure of their personal data to any agent, contractor or supplier of the Bank or manufacturer of the Prizes for the purposes of this Promotion, such as the supply or delivery of the Prizes to the Winners.
- 10. The Bank's decision on the selection of Winners shall be final, conclusive and binding. No correspondence or claims shall be entertained.
- 11. The Bank reserves the right to use any information, names and photographs or any Winners for publishing in any mass media or marketing materials for advertising or publicity purposes.
- 12. The Bank reserves the right 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 anytime with prior notice at its absolute discretion.
- 13. 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.
- 14. 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 non-exclusive jurisdiction of the Malaysian Courts.
- 15. By being included or desiring to be included in the Promotion, customers are deemed to have agreed to these Terms and Conditions.