

**Terms and Conditions – “Cash Financing-i EPF Fast Approval Promotion”**

1. OCBC Al-Amin Bank Berhad’s (“Bank”) “Cash Financing-i EPF Fast Approval Promotion” (“Promotion”) runs from 25 February 2013 to 31 March 2013 (both dates inclusive) (“Promotion Period”).
2. **Eligible Customers:** All Cash Financing-i customers of the Bank are eligible to participate in this Promotion subject to the following conditions:
  - a. The Cash Financing-i customers must reside in Klang Valley;
  - b. The Cash Financing-i customers’ EPF statements (must be printed from OCBC Branch, OCBC Al-Amin Branch or OCBC Al-Amin Xpres Branch with “Penyata ini dicetak di OCBC <location of the branch>”) have been submitted as income reference document for Cash Financing-i application; and
  - c. The Cash Financing-i applications must have been approved and disbursed within Promotion Period.
3. The following persons are not eligible to participate in this Promotion:
  - a. The Bank’s customers who have early-settled their Cash Financing-i within the Promotion Period or whose financing or other accounts with the Bank and/or OCBC Bank (Malaysia) Berhad (“OBMB”) are not in good standing and / or are in breach of any of the Bank’s or OBMB Terms & Conditions;
  - b. employees and agents of the Bank, OBMB and e2 Power Sdn Bhd including their respective family members; and
  - c. customers whose accounts with the Bank/OBMB have been suspended or terminated or who have breached any other agreement with the Bank/OBMB.
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, the first 60 Eligible Customers (“Winners”) will be rewarded with buffet dining voucher (Prizes) at The Westin Kuala Lumpur (Hotel).
7. Winners will be notified via SMS or telephone call within 2-3 weeks after the end of the Promotion Period.
8. Upon receipt of notification, Winners are required to contact the Hotel in advance to make the necessary booking to exercise their dining privilege. Winners have to make the necessary booking and dine from 1 April 2013 to 31 May 2013 (both dates inclusive) (“Redemption Period”).
9. The Prizes are subject to the following conditions:
  - a. Prizes are not exchangeable for cash and may be used only by the Eligible Customer; it is not transferable to third party;
  - b. Prizes may be substituted by other products or services of similar value as determined by the Bank without any prior notice to the Winners; and
  - c. Dining vouchers not utilised by the end of the Redemption Period will be forfeited.
9. The Bank cannot be held responsible for:
  - a. any unsatisfactory service rendered by the third party i.e. the Hotel, which may or may not cause any loss to the Winners. Any request / dispute / special arrangement should be made directly by the Winners to the Hotel; and

- b. any undesirable consequences that may beleaguer the Winners as a result of dining at the Hotel.
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's decision on all matters relating to this Promotion 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 Promotion.
  12. The Bank reserves the right to use any information, names and photographs of any winners in any mass media or marketing materials for advertising or publicity purposes.
  13. 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 without prior notice at its absolute discretion.
  14. 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.
  15. 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.
  16. By participating in the Promotion, participants are deemed to have agreed to these terms and conditions.