

TERMS & CONDITIONS GOVERNING THE “OCBC PREMIER PRIVATE CLIENT REFERRAL PROGRAMME”

1. THE PROGRAMME

1.1 OCBC Bank (Malaysia) Berhad (“**OCBC Bank**” or “**Bank**”) presents the OCBC Premier Private Client Referral Programme (“**Programme**”) subject to the terms and conditions herein.

2. PROGRAMME PERIOD

2.1 The Programme commences on **7 January 2025** and ends on **30 June 2025**, or once the Fund (defined below) is fully allocated to Eligible Introducers with Successful Referrals, whichever earlier, both dates inclusive (“**Programme Period**”).

3. ELIGIBILITY

3.1 The Programme is open to all existing customers who hold a valid current or savings account with either OCBC Bank or

OCBC Al-Amin Bank Berhad (“OCBC Al-Amin”) (OCBC Bank and OCBC Al-Amin will be singly referred to as “**Bank**” and collectively “**Banks**”), save and except for the following individuals who are disqualified and shall not be eligible to participate in this Programme:

- (a) Individuals whose accounts with either Bank have been suspended or terminated or who have breached any other agreements with either Bank;
- (b) Employees of the Banks.

The Banks’ customers who are not disqualified shall be referred to as “**Eligible Introducers**”.

3.2 In this Programme, an Eligible Introducer may introduce or refer to OCBC Bank any number of “**Referred Clients**” each of whom shall be an individual and not an existing customer of both Banks as at the time of submission of the Referral Form (defined below). For avoidance of doubt, an Eligible Introducer may not introduce or refer himself/herself for this Programme.

4. PROGRAMME MECHANICS

4.1 An Eligible Introducer shall do the following within the Programme Period by way of introducing Referred Clients to OCBC Bank:

- (a) **STEP 1:** Inform each Referred Client about the Programme and obtain each Referred Client’s consent to submit his/her name and telephone number (“**Referred Data**”) to OCBC Bank to facilitate the Eligible Introducer’s participation in the Programme, in the manner set out in clause 4.2 below;
- (b) **STEP 2:** Complete and sign the Referral Form prescribed by OCBC Bank for the Programme and submit the completed Referral Form to OCBC Bank via the OCBC Premier Private Client mailbox at PremierPrivateClientMY@ocbc.com.

4.2 When procuring the Referred Client’s consent under STEP 1, the Eligible Introducer must do all the following:

- (a) Inform the Referred Client the purposes for which the Eligible Introducer submits the Referred Data to OCBC Bank, namely for participation in this Programme and particularly:
 - i. for OCBC Bank to contact the Referred Client to solicit Premier Private Client products and services; and
 - ii. upon the Referred Client becoming a Successful Referral pursuant to clause 4.5 above, this fact will be disclosed to the Eligible Introducer;
- (b) inform the Referred Client that collection of Referred Data by OCBC Bank is subject to OCBC Bank’s privacy policy which may be found on OCBC Bank’s website at www.ocbc.com.my (“**Privacy Policy**”) and accessible to the Referred Client;



- (c) obtain each Referred Client's express consent for the Eligible Introducer to submit the Referred Data to OCBC Bank on the basis stated above in this clause; and
- (d) keep the Referred Data strictly private and confidential and shall not disclose it to anyone other than OCBC Bank.

4.3 The Eligible Introducer shall indemnify OCBC Bank fully from and against all claims, liabilities, losses, damages, costs, expenses, fees and charges whatsoever and howsoever arising from a breach of clauses 4.1 and/or 4.2 by the Eligible Introducer.

4.4 By filling in and submitting the Referral Form to OCBC Bank, the Eligible Introducer shall be deemed to have agreed with these Programme Terms and Conditions, and also that OCBC Bank may process the Eligible Introducer's personal data for purposes of this Programme, including but not limited to disclosing to a Referred Client, the identity and other relevant information of the Eligible Introducer who has referred the said Referred Client.

4.5 A referral is considered successful ("**Successful Referral**") only if the Referred Client fulfils all the following criteria:

- (a) Is not an existing client of the Banks and is at least 18 years of age.
- (b) Applies for and successfully joins OCBC Bank as an OCBC Premier Private Client and maintains such status for at least 3 months. For avoidance of doubt, the month which the OCBC Premier Private Client relationship is established with successful account opening is referred to as the "Onboarding Month".
- (c) Successfully opens a current or savings account together with a Wealth Account with OCBC Bank and deposits minimum RM3,000,000 into the current or savings account or Wealth Account with OCBC Bank within 2 months from the Onboarding Month.
- (d) Signs and submits to the Bank the OCBC Premier Private Client Referral Programme Consent Form ("**Consent Form**") during the Onboarding Month.

If any of the criteria in this clause 4.5 is not fulfilled to OCBC Bank's satisfaction, there is no Successful Referral and no Reward will be given, notwithstanding that the Referred Client has been accepted and remains as OCBC Premier Private Client after providing the Consent Form.

5 REWARD

5.1 If these Programme Terms and Conditions are fulfilled to OCBC Bank's satisfaction, the Eligible Introducer will be entitled to receive the Reward ("**Referral Reward**" or "**Reward**") for each Successful Referral. If one Successful Referral's name and contact number are submitted to OCBC Bank by several Eligible Introducers, only one single Reward will be given, to the Eligible Introducer whose details are indicated in signed Consent Form submitted by the Successful Referral.

5.2 The Reward will be **RM3,000 cash for every Successful Referral**, subject to the maximum total fund limit of RM95,000 for this Programme ("Fund") on a first come first served basis. If the Fund is exhausted or fully allocated to Eligible Introducers with Successful Referrals prior to 30 June 2025, this Programme shall forthwith terminate upon Fund exhaustion or allocation, as will be notified by OCBC Bank and no Reward is payable.

5.3 The Reward will be paid within 3 months after the month of the Successful Referral. The Reward will be credited into Eligible Introducer's active personal savings/current account/-i with the Bank and denoted as "Client Referral Programme" in the statement of account.

5.4 If the Eligible Introducer does not have any personal accounts as stated in Clause 5.3 with either Bank, the Reward will be credited into his/her joint account.

5.5 The Reward is not transferable or exchangeable, unless otherwise agreed in writing by OCBC Bank.



5.6 If OCBC Bank subsequently discovers that an Eligible Introducer is in fact not eligible to participate in the Programme or any of the applicable conditions are not fulfilled, OCBC Bank may at its discretion forfeit the Reward or reclaim it, if already awarded, by debiting the account of the Eligible Introducer. No person shall be entitled to any payment or compensation from the Bank should any Reward be forfeited or reclaimed.

5.7 OCBC Bank will only disclose to the Eligible Introducer the total amount of Reward payable for all his Successful Referral(s) and such information and computation shall be final, conclusive and binding on the Eligible Introducer.

6. GENERAL

6.1 OCBC Bank shall have sole and absolute discretion to decide on all matters in connection with this Programme, including but not limited to deciding on whether any customer qualifies as an Eligible Introducer, whether to accept or reject any Referred Client's application for OCBC Premier Private Client upon such conditions as may be imposed by OCBC Bank, whether or not a Referred Client has submitted any Consent Form, whether or not an Eligible Introducer is entitled to receive the Reward. OCBC Bank's decisions shall be final, conclusive and binding on all parties and OCBC Bank shall not be required to furnish any reason for such decisions. No appeal or correspondence will be entertained or accepted and both Banks shall not be obliged to give any reason or enter into any correspondence with any person on any matter concerning the Programme.

6.2 Participation in this Programme is deemed acceptance of these terms and conditions.

6.3 OCBC Bank reserves the right at its absolute discretion to terminate or suspend this Programme or add to, delete and/or vary these Terms and Conditions at any time with prior notice.

6.4 In the event of any inconsistency between these Terms and Conditions and any application form, brochure, marketing or promotional material relating to the Programme, these Terms and Conditions shall prevail.

6.5 These terms and conditions shall be governed by and construed in accordance with the laws of Malaysia.

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