

Melaka Branch Special Promotion Terms and Conditions

1. The Promotion

- 1.1. OCBC Bank (Malaysia) Berhad (199401009721/ 295400-W) (“OCBC”) present the Melaka Branch Special Promotion (“Promotion”) subject to the terms and conditions herein.
- 1.2. This is an exclusive product promotion to commemorate the OCBC Melaka branch relocation and is offered for a limited period from 18 February till 31 March 2021 (both dates inclusive) (“Promotion Period”).
- 1.3. OCBC reserves the right to change the date of the Promotion Period, with prior notice.

2. Eligibility

- 2.1. The Promotion is open to residents and non-residents customers aged 18 years old and above (corporate customers are not eligible). Non-residents whose country of origin is not acceptable to OCBC shall not be eligible to participate in this Promotion.
- 2.2. A customer whose account with OCBC has been suspended or terminated or who has breached any agreement with OCBC is not eligible.
- 2.3. Customers who fulfil the requirement of clause 2.1 and 2.2 are eligible to participate in this Promotion and shall be referred to as “Eligible Customers”.

3. Promotion Mechanics and Conditions

- 3.1. An Eligible Customer who signs up for selected wealth products at the OCBC Melaka branch and fulfils the criteria stated in the table below within the Promotion Period will be entitled to receive a Petronas Gift Card or Aeon Shopping Vouchers as indicated in Table 1 and Table 2, while stocks last.

Table 1



PRODUCT	GIFT	CRITERIA
<p>BANCASSURANCE Regular Premium (“RP”) and Regular Contribution (“RC”) Takaful (Applicable to all RP and RC Takaful Banca and Products listed below)</p> <ul style="list-style-type: none"> ✓ Cash Plus 2 ✓ MaxYield ✓ MaxPrime ✓ MaxEmpower ✓ MaxMultiplier ✓ Max Step-Up ✓ MaxRetirement Income 	<p>Petronas Gift Cards Petronas gift card worth RM 100 (130 units to be given away)</p>  <p>(Photo is for illustration purpose only)</p>	<ul style="list-style-type: none"> • Purchase any of the Bancassurance RP products with minimum Annual First Year Premium (“AFYP”) of RM10,000 • Each Petronas Gift Card is for one policy owner per RP insurance product; however, customers can receive more if they purchase more than one RP insurance product equivalent to the AFYP of the relevant product purchased • Applications for Policies must be submitted during the Promotion Period and must be in force during the campaign period or up to 31 March 2021 to be eligible.

Table 2

PRODUCT	GIFT	CRITERIA
UNIT TRUST <i>(Applicable to all funds with a minimum sales charge of 2%)</i>	Aeon Gift Voucher  <i>(Photo is for illustration purpose only)</i>	<ul style="list-style-type: none"> Purchase any MYR or Foreign Currency Unit Trust funds distributed by OCBC of the equivalent tier value below Open to first-time Unit Trust investors only
	Tier 1 Aeon Shopping Voucher worth RM 30 (80 units to be given away)	Initial Investment amount RM 20,000 - RM 49,999
	Tier 2 Aeon Shopping Voucher worth RM 90 (25 units to be given away)	Initial Investment amount RM 50,000 – RM 149,999
	Tier 3 Aeon Shopping Voucher worth RM 250 (10 units to be given away)	Initial Investment amount RM 150,000 – RM 499,999

4. Gift

- 4.1. The RM100 Petronas gift card and AEON shopping vouchers (“Gift”) are issued by Petronas Dagangan Berhad and AEON Co. (M) Berhad respectively. The Gift will not be given in any other manner or be exchangeable in any other manner.
- 4.2. OCBC reserves the right to substitute the Gift with other products and/or services, in which case all terms and conditions herein governing the Gift shall apply to the substituted Gift. Any change in the Gift will be notified in a manner deemed appropriate by OCBC.
- 4.3. The Gift is subject to the following conditions:
 - 4.3.1. The Gift is distributed according to availability and while stocks last.
 - 4.3.2. The Gift will be given to an Eligible Customer at the OCBC branch after the “free look” and/or “cooling off” period(s) of the Eligible Product(s) purchased. Refer to Clause 6 and 7 for further details on “Free look” and “cooling off” periods.
 - 4.3.3. The Eligible Customers are advised to check the Gift at the time of collection. Once collected, the Gift may not be returned or exchanged for another gift, cash, credit or anything else.
 - 4.3.4. OCBC shall not be liable for or obliged to compensate for or replace any expired, lost, damaged, stolen, returned, unused or uncollected Gift.
 - 4.3.5. In case of any such substitution or replacement, all these terms and conditions shall apply to such substitute or replacement products.

5. Other terms and conditions

- 5.1. This promotion is not valid with any other promotion or promotion(s) unless otherwise agreed by OCBC from time to time. The selection of the gift for this Promotion is at OCBC’s absolute discretion.
- 5.2. OCBC reserves the right to vary or add to these Terms and Conditions or to suspend or terminate this Promotion with prior notice.
- 5.3. Eligible Customers have voluntarily provided their personal data to OCBC and consent to OCBC to process their personal data for the acknowledgement of receipt of the Gift.
- 5.4. The Promotion Terms and Conditions shall be governed by Malaysian laws and all parties agree to submit to the jurisdiction of the Malaysian Courts.
- 5.5. Any Bancassurance RP product purchase that falls under the ROP (Replacement of Policies) category will not be entitled to any gift. Replacement of Policies is defined as replacement of life insurance policies 12 months before or 12 months after any purchase of a new policy.

5.6. If an Eligible Customer duly exercises the free look or cooling-off right for bancassurance or Unit Trust (see 6 & 7 below), OCBC reserves the right to forfeit the gift if it has not been given out/collected or to debit from the Eligible Customer's account(s) with OCBC, an amount equivalent to the worth of the Gift if the Gift has been given out/collected.

6. Bancassurance Free Look Period

- 6.1. Customers are given a "Free-Look Period" of fifteen (15) days to review the suitability of the newly purchased insurance plan after receipt of the Policy(s).
- 6.2. If the Customer returns the Policy(s) contract to Great Eastern Life Assurance during this period, all premiums paid will be refunded to the Customer and the Policy(s) shall be cancelled.

7. Unit Trust Cooling-Off Period:

- 7.1. The cooling off right is only applicable once to any customer who is investing for the first time in any UT with OCBC. The cooling off right is not applicable for any subsequent investment by the same customer in UT with OCBC.
- 7.2. If the UT investment is cooled off, the customer will receive the refund of the UT investment amount and the UT service charge that was paid.
- 7.3. The cooling- off period is a period of six (6) business days commencing from the date of receipt of the application by OCBC.

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