

**DuitNow QR Campaign**  
Terms and Conditions**1. Definition**

- (a) **“Campaign Period”** from 1 March – 30 April 2021, both dates inclusive.
- (b) **“DuitNow QR”** means an interoperable QR code standard that allows customer to transfer fund to a person or make payment to merchant by scanning the QR code.
- (c) **“DuitNow QR Registration”** means an individual’s first-time activation for DuitNow QR using its account during the Campaign Period.
- (d) **“DuitNow QR Transaction”** means the successful transfer of funds or payment to merchant with a minimum of RM10 using DuitNow QR code which does not belong to the customer. The DuitNow QR Transaction is to be carried out during the Campaign Period through OCBC Malaysia Mobile Banking application.
- (e) **“Eligible Customer”** means customers of the Bank (as defined below) who fulfil the requirements and not disqualified under Clause 3 below.
- (f) **“Prize”** means a prize set out in Table 1 below.
- (g) **“Terms and Conditions”** means the terms and conditions that govern the Campaign (as defined below) as determined by the Bank.

**2. The Campaign**

DuitNow QR Campaign (**“Campaign”**) is jointly organised over the Campaign Period by OCBC Bank (Malaysia) Berhad (**“OCBC Bank”**) and OCBC Al-Amin Bank Berhad (**“OCBC Al-Amin”**) (collectively, referred to as the **“Bank”**) subject to these terms and conditions.

**3. Who is eligible?**

Only Eligible Customers are eligible to participate in this Campaign. Eligible Customers are customers who have registered their DuitNow QR with the Bank linked to their currently valid current or savings account for fund transfer and/or credit or debit card for pay to merchant and perform a DuitNow Transaction (defined below) via OCBC Malaysia Mobile Banking application, provided that such customers do not fall within any of the following disqualifying events:

- (a) customers who are below 18 years old;
- (b) customers whose accounts with the Bank have been suspended or terminated; and
- (c) customers who have breached any agreement with the Bank.

**4. What must the Eligible Customer do to participate in Campaign?**

To stand a chance to win a Cash Prize, an Eligible Customer must perform any of the following through OCBC Malaysia Mobile Banking application within the Campaign Period.

- (a) Register DuitNow QR with the Bank on OCBC Mobile Banking application.
- (b) Perform either 5 fund transfers or 5 payments to merchant with minimum RM10 per transaction using DuitNow QR via OCBC Malaysia Mobile Banking application during the Campaign Period for the Special Prize.
- (c) Perform a combination of 10 fund transfers and 10 payments to merchant with a minimum of RM10 per transaction for the Awesome Prize. The Bank will announce

the winners no later than 31<sup>st</sup> May 2021 on the unique DuitNow QR that is eligible for the Cash Prize (defined below).

## 5. How does the Cash Prize work?

Table 1

Category	Cash Prize	No. of Winners	Total Prizes
<b><u>Special Prize:</u></b>			
New registration for DuitNow QR	RM88	100	RM8,800
Perform 5 DuitNow QR Fund Transfers*	RM88	100	RM8,800
Perform 5 DuitNow QR Payments to Merchant*	RM88	100	RM8,800
<b><u>Awesome Prize:</u></b>			
Perform a combination of 10 DuitNow QR Fund Transfers* and 10 DuitNow QR Payments to Merchant*	RM888	20	RM17,760

\*DuitNow QR Transaction of RM10 and above.

- (a) Eligible Customer will receive an SMS and they must answer all the questions correctly to win the Cash Prize. The system will capture the first 100 complete replies for each category under Special Prize and first 20 complete replies for the Awesome Prize.
- (b) Each Eligible Customer can only receive a maximum of one prize throughout the Campaign Period.
- (c) There will be 300 winners for the Special Prize and 20 winners for the Awesome Prize in this Campaign.
- (d) The Cash Prize will be credited into the Eligible Customer's currently valid account with the Bank by the end of May 2021. The Cash Prize will be forfeited if the Eligible Customer ceases to have any account with the Bank at time of Cash Prize crediting.
- (e) If an Eligible Customer maintains more than one account with the bank, the Bank reserves the right to credit the Cash Prize into any one among the Eligible Customer's savings or current accounts.

## 6. General Terms and Conditions

- (a) 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 Campaign.
- (b) The Bank reserves the rights at its absolute discretion to withdraw, cancel, suspend, extend or terminate this Campaign at any time in whole or part, or to vary, delete or add to any of the Terms and Conditions herein at any time with prior notice, by way of posting on the Bank's website at [www.ocbc.com.my](http://www.ocbc.com.my), or in any other method deemed suitable by the Bank. Notice of such variation of the Terms and Conditions or

suspension or termination of the Campaign will take effect from the date set out in the notice and, if no date is stated, will take effect from the date the notice is sent.

- (c) By participating in the Campaign, the Eligible Customer shall be taken as having agreed to be bound by the Terms and Conditions.
- (d) All the existing Accounts and Services – Main Terms and Conditions and Internet Banking Terms and Conditions, where applicable, shall continue to apply. In the event of any inconsistencies with these terms and conditions, these terms and conditions shall prevail in relation to this Campaign only.
- (e) The Bank shall not be liable for any failure to perform due to any act of God, war, riot, strike, terrorism, epidemic, lockout, industrial action, fire, flood, drought, storm or any event beyond the reasonable control of the Bank.
- (f) The Terms and Conditions shall be governed by and construed in accordance with the laws of Malaysia.