

Additional Terms and Conditions Governing JomPAY Nationwide Usage Campaign 2019

This Additional Terms and Conditions shall be read together with the Promotion Terms and Conditions available at www.jompay.com.my

The Campaign

- The RM288 Rebate JomPAY Nationwide Usage Campaign (“**Campaign**”) is held jointly by OCBC Bank (Malaysia) Berhad (“OCBC Bank”) and OCBC Al-Amin Bank Berhad (“OCBC Al-Amin”) (both banks are referred together as the “**Bank**”) subject to these terms and conditions and the JomPAY Nationwide Campaign Promotion Terms and Conditions. The Campaign starts on 15 July and ends on 31 October 2019 (“**Campaign Period**”).

Who is eligible?

- To be eligible for the Campaign, the Customer (“**Eligible Customer**”) must fulfil all the conditions and not be disqualified based on any of the conditions set out in Table 1 below:

Table 1

Qualifying Conditions	Disqualifying Conditions
<ul style="list-style-type: none"> Performed a minimum of 3 bill payments under JomPAY to different JomPAY accounts, via OCBC Online Banking (“Bill Payment”) At least one bill payment was for a New JomPAY Bill* Saved all the billers as favourite. Performed a minimum monthly aggregated Bill Payment of RM150 to be eligible for the monthly Rebate (defined below). 	<ul style="list-style-type: none"> Below 18 years of age as at 1 June 2019; or Holder/ joint-holder of account(s) that have been suspended or terminated by the Bank; or Breached any agreement with the Bank; or Have won previously during the campaign period

*“**New JomPAY Bill**” is defined as a JomPAY bill account that has not been paid from 1 January 2019 to 14 July 2019.

Monthly	Date	Number of Winners
1	15 July – 31 August 2019	60
2	1 September – 30 September 2019	60
3	1 October – 31 October 2019	60

How does the Rebate work?

- Subject always to the availability of the Rebate Fund (defined below), after an Eligible Customer has duly completed clause 2 above with the data duly captured by and reflected in the Bank’s systems, an Eligible Customer will win and receive a once-only RM288 Rebate made pursuant to clause 2 above, if they are among the top 60 with the highest Bill Payment value for the month within the Campaign Period (“**Rebate**”).
- The top 60 customers with the highest Bill Payment value for the month from the Eligible Customer will be selected as winner. In the event the top 60 winners-a-month allocation is not met, the customer with the highest bill payment value without a New JomPAY Bill will be selected.

5. Pursuant to clauses 3 and 4, for avoidance of doubt:
 - a) if an Eligible Customer performs more than RM150 in Bill Payment amount in a month within the Campaign Period, and is among the top 60 with the highest total Bill Payment amount, a maximum of RM288 Rebate will be given; and
 - b) as soon as an Eligible Customer becomes entitled to receive a Rebate, he/she is no longer eligible to further participate in this Campaign, notwithstanding that he/she may receive further communications(s) and make further payments within the Campaign Period.
6. The Bank allocates a maximum of RM51,840 ("Rebate Fund") to be given away as Rebates in this Campaign. No further Rebate will be given once the Rebate Fund is exhausted.
7. The Rebate will be credited into the Eligible Customer's OCBC Account or OCBC Credit Card within two months after the campaign ends. The Rebate will be forfeited if the Eligible Customer ceases to have any account with the Bank at time of Rebate crediting.
8. If an Eligible Customer maintains more than one account or credit card with the Bank, the Bank reserves the right to credit the Rebate into any one of the savings/current accounts or credit card.

General Terms and Conditions

9. The Bank's decisions on all matters relating to this Campaign shall be final, conclusive and binding. The Bank shall not be obliged to give any reasons whatsoever or entertain any queries from any person(s) on any matter concerning the Campaign.
10. The Bank reserves the rights at its absolute discretion to withdraw, cancel, suspend, extend or terminate this Campaign at any time in whole or in 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, 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. Each Eligible Customer agrees to access the Bank's website stated herein at regular time intervals to view the terms and conditions herein and to ensure that the Eligible Customer is kept up-to-date with any changes or variations to these terms and conditions. No one shall be entitled to claim for any compensation against the Bank for any and all loss and damage howsoever suffered or incurred, as a result of any withdrawal, cancellation, suspension, extension or termination of the Campaign or any variation, deletion or addition to any of the terms and condition herein.
11. All the existing Accounts and Services – Main Terms and Conditions, OCBC 360 Account/-i Terms and Conditions, and Internet Banking Terms and Conditions, where applicable, shall continue to apply. In the event of any inconsistencies with the terms and conditions herein, these terms and conditions shall prevail in relation to this Campaign only.
12. 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.
13. This Campaign is not sponsored by Payments Network Malaysia Sdn Bhd (PayNet).
14. These terms and conditions herein contained shall be governed by and construed in accordance with Malaysian laws.