

#### TERMS & CONDITIONS – “OCBC Rebates Programme”

1. The OCBC Rebates programme (“Rebates Programme”) is an ongoing feature that is open to all eligible Principal and Supplementary Platinum, Titanium, Gold and Classic Credit Card members (“Cardmembers”) of OCBC Bank. Only those with valid subsisting OCBC Credit Card(s) and whose accounts are in good standing with OCBC Bank may enjoy the benefits of this Rebates Programme, such of which will be determined by OCBC Bank at its sole and absolute discretion.
2. The Rebates Programme is not applicable for the Robinsons and Great Eastern co-brand cards.
3. The Rebates Programme involves rebates being awarded to Cardmembers for spending through the following: all local and overseas new retail purchases, e-commerce/internet transactions, recurring/auto debit transactions, Installment Payment Plan (IPP) transactions and Mail Order/Telephone Order transactions.
4. Petrol-related transactions, Easi-Payment Plan (EPP), balance transfers, cash advances, Call-for-Cash, Dial-a-cash, Dial-a-cheque, outstanding balances, finance charges, annual fees, late charges, reversals, fraudulent retail transactions and other fees and charges are excluded from the Rebates Programme.
5. For purposes of calculation, overseas transaction spending will be converted to Ringgit Malaysia (RM) and shall be based on OCBC Bank’s transaction records only.
6. The following Cardmembers shall not be eligible to participate in the Rebates Programme:
  - i) Holders of OCBC Credit Card(s) not issued in Malaysia;
  - ii) Cardmembers whose other accounts held with OCBC Bank are deemed to be delinquent or unsatisfactorily conducted.
  - iii) Cardmembers whose OCBC Credit Card(s) account(s) with OCBC Bank have been terminated or who have breached any other agreement with OCBC Bank.
7. The rebates will be credited on a monthly basis and reflected in the Cardmember’s OCBC Credit Card(s) monthly statement.
8. The rebates accrued are subject to adjustment if there are any credit(s) or debit(s) posted to Cardmembers’ Card Account including those arising from return goods or services, or billing disputes.
9. Disputed transactions/billing will not be eligible for rebates under the OCBC Rebates Programme.
10. The rebates in the Rebates Programme are converted at the following rate (see following table) or at such rate that OCBC Bank may from time to time prescribe into the Card Account.

Card Type	Rebate %
Platinum MasterCard	0.5%
iQ Platinum Visa Card	0.3%
Titanium Card	0.3%
Gold Card	0.2%
Classic Card	0.2%

11. The payout for the Rebates Programme will be calculated to the nearest Ringgit Malaysia based on the total amount spent.
12. All rebates awarded under the Rebates Programme will be void or

forfeited in the event that one or more of the following occurs:

- i) The Cardmembers’ OCBC Credit Card(s) is/are terminated by OCBC Bank for any reason
  - ii) There is loss, theft, damage, destruction, fraudulent or unauthorized use of OCBC Credit Card(s)
  - iii) The Cardmember cancels OCBC Credit Card(s)
  - iv) The Rebates Programme terminates for whatever reason.
13. Reversals of disputed transaction will result in the corresponding rebates being reversed as well.
  14. The rebates are not transferable or exchangeable for other items, credit or kind, in part or full.
  15. OCBC Bank’s decision on all matters relating to the Rebates Programme will be final, conclusive and binding on all parties. No correspondence or attempts to dispute such decisions will be entertained. By participating in the Rebates Programme, the Cardmembers agree to be bound by these Terms and Conditions.
  16. OCBC Bank shall not be liable for any injury or loss of lives or valuables or any other loss or damage whatsoever or howsoever suffered or sustained by the Cardmembers arising or resulting, directly or indirectly, in whole or in part, from their participation in the Rebates Programme or as a result of any act of omission on the part of OCBC Bank.
  17. OCBC Bank shall not be liable for any default 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 OCBC Bank.
  18. In no event will OCBC Bank be liable for any loss or damages including without limitation, loss of income, profits or goodwill, direct or indirect, incidental, consequential, exemplary, punitive or special damages of any party including third parties howsoever arising whether in contract, tort, negligence or otherwise, in connection with the Rebates Programme, even if OCBC Bank has been advised of the possibility of such damages in advance, and all such damages are expressly excluded.
  19. OCBC Bank may, at its sole discretion, vary or add to these Terms and Conditions or vary, suspend or terminate the Rebates Programme without any prior notice to the Cardmembers. Variations or additions to these Terms and Conditions or the variation, suspension or termination of the Rebates Programme may be made by placing a general notice in any issue of a daily national newspaper or by posting a general notice in any OCBC Bank branch or its website or by incorporating the notice into OCBC Bank’s statement sent to the Cardmembers periodically and the notice will take effect from the date set out in the notice and, if no date is stated, will take effect from the date of notice.
  20. These terms and conditions shall be governed by the laws of Malaysia, and all eligible Cardmembers who participate in the Rebates Programme shall be deemed to have agreed to submit to the exclusive jurisdiction of the Malaysian Courts.
  21. In the event there are any inconsistencies between the English version of these Terms and Conditions and (i) the translation of these Terms and Conditions in any other language; (ii) any brochure, marketing, promotional material in English or any other language, the English version of these Terms and Conditions shall prevail.



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