

Travel Around the World Contest 2008

>> Terms & Conditions

1. This contest is open to all Customers namely companies, partnerships and sole-proprietorships ("Entity") with an OCBC Current Account/Current Account-i/Foreign Currency Account, except the following:
 - i) Permanent and/or contract employees of OCBC Bank (Malaysia) Berhad ("OCBC Bank") (including its subsidiaries and related companies) and their immediate family members;
 - ii) Representative and/or agents (including advertising and promotion agents) of OCBC Bank and their immediate family members; and
 - iii) Entity whose accounts with OCBC Bank have been suspended or terminated or who have breach any other agreement with OCBC Bank.
2. The contest period is from 1 June 2008 to 30 November 2008 (both dates inclusive).
3. The Entity is required to register for ONE time only throughout the contest. The contact person of the Entity ("Contact Person") must register the Entity to participate in this contest from 1 June 2008 to 30 November 2008 (both dates inclusive) via SMS or E-mail only as follows ("Registered Participants"):-
 - i) SMS
 - a) Type Account Number(s)<space>Contact Person's Name
 - b) Send to 0129022082
 - ii) E-mail
 - a) Please state the following details in the e-mail
 1. Account Number(s)
 2. Contact person's name
 3. Telephone/Mobile Number
 - b) Send to TATW08@ocbc.com
4. In order for the Registered Participants to be qualified for the draw(s), the Registered Participants are required to fulfill either the Current Account/Current Account-i/Foreign Currency Account criteria or the Trade Finance/Trade Finance-i criteria as follows ("Qualified Participants"):-

No. of draw(s)	Month end balance of Current Account/Current Account-i/Foreign Currency Account (RM)	Month end utilization of Trade Finance/Trade Finance-i (RM)
1	80,000-199,999	500,000 – 999,999
2	200,000-499,999	1,000,000-4,999,999
3	>500,000	>5,000,000

The Qualified Participants can earn up to maximum 3 chances to participate in the draw for the prizes, depending on which band the Qualified Participant's account balances or trade utilization falls under.

Eg. If the Qualified Participant's current account balance is RM100,000, the Qualified Participant will be entitled to 1 chance to participate in the draw for the prizes. If the Qualified Participant's current account balance is RM600,000, the Qualified Participant will be entitled to 3 chances to participate in the draw for the prizes.

Current Account/Current Account-i/Foreign Currency Account

If an Entity maintains more than one (1) OCBC Current Account/Current Account-i/Foreign Currency Account, they may include all accounts under the same entry, combining the balance from all accounts.

Trade Finance/Trade Finance-i Utilization

Each Entity is allowed to combine all trade facilities under a single entry.

5. All drawings will be performed by OCBC Bank's panel of judges. For the grand prizes, the panel of judges will draw an Entity from the pool of Qualified Participants whose entries were submitted throughout the six (6)-month period. For the monthly prizes, our panel of judges will draw an Entity from

the pool of Qualified Participants at the end of each month. Once selected, OCBC Bank will call the Contact Person stated in the SMS or e-mail to answer a few questions. If the Contact Person manages to answer all the questions correctly, the Entity wins the prize. This process is repeated until all the prizes are given out by 31 January 2009.

6. However, for the monthly prizes, the Qualified Participants will only be eligible for the draw(s) starting from the month of submission of registration.
Eg, If the registration via SMS or email was submitted in June, the Qualified Participants will be eligible for the draw(s) for the monthly prizes of June, July, August, September, October and November. If registration was in August, the Qualified Participants will be eligible for the draw(s) for the monthly prizes of August, September, October and November.
7. Companies which are related or associate companies are not allowed to merge their contest entries.
8. OCBC Bank reserves the right at its sole and absolute discretion to disqualify such Entity's participation in the contest and forfeit the prize won by such Entity. Disqualification conditions:
 - a. All SMS or E-mail received after 30 November 2008 will not qualify for the contest.
 - b. Any SMS or E-mail received which is incomplete and not in the required format provided in the brochure will be disqualified.
 - c. Registered Participants who do not meet the participation criteria as stated on clause 4.
 - d. Entity has committed or is suspected of committing any fraudulent or wrongful acts in relation to their use of OCBC Current Account/Current Account-i/Foreign Currency Account and/or any online transactions made thereof.
9. OCBC Bank is not responsible for any SMS or E-mail which are lost or delayed in transit.
10. All prizes are not exchangeable for cash. OCBC Bank reserves the right to substitute any prize with another of similar value without prior notice.
11. The tours will be organized by the appointed travel agent. OCBC Bank will contact the Contact Person of the winner Entity and inform them on the details of the appointed travel agent and the details of the tour (number of days, travel itinerary, meals, transportation, etc). The winner Entity and/or its agent should liaise directly with the appointed travel agent regarding any issues relating to the tours including naming the persons for the tour.
12. The free tours are not full board tours as not all meals are provided for during the tour.
13. OCBC Bank will bear the cost of the tour package; which is inclusive of tour fare as per itinerary and airport taxes.
14. Additional requirements, cost and charges incurred before, during and on return from the tour; for example visa, optional tours, traveling to/from the airports etc. will be borne by the winners.
15. To the fullest extent permitted by law, OCBC Bank does not make and hereby expressly excludes and disclaims any representations or warranties with respect to the prizes provided under the Contest, in particular, OCBC Bank gives no warranty or endorsements, express or implied, written or oral, including but not limited to, any warrant of quality, merchantability quality of the prizes or their suitability of fitness for any purpose.
16. Prizes are not transferable nor exchangeable for cash, credit or kind, in part or full.
17. 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 Contest, even if OCBC Bank has been advised of the possibility of such damages in advance, and all such damages are expressly excluded.
18. OCBC Bank's decision on all matters relating to the Contest, including decision of the Contest judges in the selection of participants and in determining the prize-winners will be final, conclusive and binding on all parties. No correspondence or attempts to dispute such decisions will be entertained.
19. The results for each Monthly Prizes will be announced on the following month and the results for the Grand Prizes will be announced in January 2009. We will only notify the winners via telephone. By entering the Contest, the participants agree to be bound by these Terms and Conditions.
20. OCBC Bank reserves the right to publish or display the name, picture, identification card number and city of residence of the winner of this contest for advertising and publicity purposes. By participating in this contest, participants hereby consent to and agree that OCBC Bank shall be at liberty to publish their names, pictures, identification card numbers and city of residence for advertising and publicity purposes.
21. OCBC Bank reserves the right at its absolute discretion to amend, delete or add to any of these Terms and Conditions from time to time without prior notice. For updated versions of these Terms and Conditions, if any please revisit the Terms and Conditions posted at <http://www.ocbc.com.my>

22. OCBC Bank may, at its sole discretion, cancel, terminate or suspend the Contest with or without any prior notice. For the avoidance of doubt, cancellation, termination or suspension by OCBC Bank of the contest shall not entitle the participant to any claim or compensation against OCBC Bank for any and all loss or damage suffered or incurred by the participant as a direct or indirect result of the act of cancellation, termination or suspension.
23. Notwithstanding any provisions herein, OCBC Bank shall not be liable for any failure on its part to perform any of the terms of this contest or for any inconvenience, loss, injury, damages suffered by you or the winners or any person in connection with this contest and the use of the prizes by any person due to any reason beyond OCBC Bank's control, including but not limited to fire, earthquake, flood, landslide, epidemic, natural catastrophe, accident, riot, civil disturbances, industrial dispute, act of public enemy, embargo, war, act of God or any factor in a nature of a force majeure.
24. These Terms and Conditions herein contained shall be governed by and construed in accordance with the laws of Malaysia.
25. 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.