

Terms & Conditions ("OCBC Pick-a-Prize Campaign")

1. The "OCBC Pick-a-Prize Campaign" ("Campaign") is open to all Customers namely companies, partnerships and sole-proprietorships ("Entity(ies)") 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 breached any other agreement with OCBC Bank.
2. The Campaign period is from 1 June 2009 to 30 November 2009 (both dates inclusive) .
3. In order for the Entity(ies) to participate in this Campaign and awarded the choices, they are required to fulfil the Current Account/Current Account-i average balance growth criteria as follows ("Qualified Participants"):-

Average Balance Growth* of Current Account/ Current Account-i/ Foreign Currency Account (RM)	Number of entries earned
50,000-99,999	2
100,000-199,999	4
200,000-349,999	6
350,000-499,999	8
> 500,000	10

or

Transactions	Number of entries earned
Every 5 Outgoing TT transactions per month	1
Monthly KWSP submission via Easi-GIRO	5

* The determination of the average balance growth is based on the difference between the average balance of each month and the average balance of the month of May 2009. OCBC's decision on all matters relating to the Campaign is final and binding on all Qualified Participants and/or the winners and no correspondence will be entertained.

If an Entity maintains more than one (1) OCBC Current Account/Current Account-i/Foreign Currency Account, the balances from all these accounts will be combined for one entry.

4. Each Qualified Participant's entry will be given a serial number randomly during the Campaign period. By the end of the campaign, all the serial numbers will be accumulated together and sorted in ascending order before we select the winner. The exclusive gifts will be awarded to every Qualified Participant with entries as follows:-
 - i) Every entry with 400th serial number will provide a choice for a voucher worth RM100 from the appointed merchants
 - ii) Every entry with 4000th serial number will provide a choice for either an HTC Diamond Touch II, a Tag Heuer Aquaracer Quartz Watch or a voucher worth RM3,000 from the following appointed merchants.

Appointed Merchants
KL Hilton, Poh Kong, Tai Thong, Popular Bookstore, Redbox, Sushi King, Jaya Jusco, Secret Recipe, Senheng, TA Travel

5. The following is the total quantity of the prizes:

Winners	Prizes	Total Quantity
Every 400 th entry	voucher worth RM100 from the appointed merchants	200
Every 4000 th entry	HTC Diamond Touch II, Tag Heuer Watch or voucher worth RM3,000 from the appointed merchants	20

6. For winners who are eligible for more than one prize, they will automatically be rewarded with only a prize with higher value. Example, the winner of the 4000th entry should be entitled to 2 prizes according to the above table. However, the winner will be rewarded with a choice of higher value with either HTC Diamond Touch II, a Tag Heuer Watch or voucher worth RM3,000 from the appointed merchants.
7. In whatsoever reason that the prizes are not available, OCBC Bank reserves the right to replace them with items of similar value determined by the Bank at its absolute discretion.
8. 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 Campaign, 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.
9. All prizes are not transferable or exchangeable for cash, credit or kind, in part or full. OCBC Bank reserves the right to substitute any prize with another of similar value without prior notice.
10. 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 Campaign, even if OCBC Bank has been advised of the possibility of such damages in advance, and all such damages are expressly excluded.
11. The results for consolation prizes and grand prizes will be announced in January 2010. We will only notify the winners via telephone.
12. OCBC Bank reserves the right to publish or display the name, picture, identification card number and city of residence of the winner of this Campaign for advertising and publicity purposes. By participating in this Campaign, 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.
13. 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>
14. OCBC Bank may, at its sole discretion, cancel, terminate or suspend the Campaign with or without any prior notice. For the avoidance of doubt, cancellation, termination or suspension by OCBC Bank of the Campaign 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.
15. Notwithstanding any provisions herein, OCBC Bank shall not be liable for any failure on its part to perform any of the terms of this Campaign or for any inconvenience, loss, injury, damages suffered by you or the winners or any person in connection with this Campaign 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.

16. These Terms and Conditions herein contained shall be governed by and construed in accordance with the laws of Malaysia.
17. 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.