

## The OCBC Mastercard Credit Card “Raya Rush” Campaign Terms and Conditions

Intelligent Money Sdn Bhd (Company No. 201201020688 (1005180-T)) shall be referred to as “iMoney” or “the Company”.

The OCBC Mastercard Credit Card Raya Rush Campaign will hereinafter be referred to as the “Campaign”.

The Campaign is organised by iMoney and is subject to these terms and conditions.

### 1. CAMPAIGN PERIOD

The Campaign shall run from 12:00:00 Malaysian time (UTC+8) on **9<sup>th</sup> April 2026** to 23:59:59 Malaysian time (UTC+8) on **9<sup>th</sup> May 2026** (both dates inclusive as “Campaign Period”).

### 2. CAMPAIGN ELIGIBILITY

The Campaign is exclusively open to individuals who successfully submit an application for Mastercard Credit Card(s) issued by OCBC Bank (Malaysia) Berhad (hereinafter referred to as “OCBC”) via the iMoney.my website during the Campaign Period.

- 2.1. The Campaign is open to citizens of Malaysia who possess a valid residential address in Malaysia.
- 2.2. Participation is limited to salaried individuals aged twenty-one (21) years old and above as at the date of application.
- 2.3. The following individuals shall not be eligible to participate in the Campaign:
  - 2.3.1. Individuals who apply for an OCBC Mastercard Credit Card through any platform or channel other than the iMoney.my website.
  - 2.3.2. Individuals who are existing primary cardholders of one or more OCBC Mastercard Credit Card(s).
  - 2.3.3. Individuals who have had an OCBC Mastercard Credit Card application approved, rejected or cancelled within the preceding twelve (12) months from the date of their new application.
  - 2.3.4. Individuals who, in the sole and absolute discretion of OCBC, are deemed to have committed or are reasonably suspected of committing any breach, fraudulent act or misconduct relating to any OCBC product, facility or service.
- 2.4. For the purpose of this Campaign, “OCBC Mastercard Credit Card” shall mean the following Mastercard Credit Cards products offered by OCBC and made available for application via the iMoney.my website:
  - 2.4.1. OCBC Cashflo Mastercard;
  - 2.4.2. OCBC Titanium Mastercard; and
  - 2.4.3. OCBC 365 Mastercard.

For the avoidance of doubt, the above shall be collectively referred to as “OCBC Mastercard”.

- 2.5. Any individual who successfully submits an application for an OCBC Mastercard Credit Card via the iMoney.my website during the Campaign Period, irrespective of whether such application is subsequently approved by OCBC, shall be referred to as the “Customer”.
- 2.6. To participate in the Campaign, the Customer must ensure that the application form and all required information and/or supporting documents (collectively referred to as the “Application Documents”) are submitted to iMoney within the Campaign Period. The required Application Documents include, but are not limited to, the following:
  - 2.6.1. Completed OCBC Mastercard Credit Card Application Form;
  - 2.6.2. Copy of MyKad (front and back);
  - 2.6.3. EPF statements for the most recent two (2) years, reflecting consecutive contributions for a minimum of three (3) months, or for such other period as the Bank may, in its sole and absolute discretion, deem appropriate; AND
  - 2.6.4. Payslips for the most recent three (3) months; OR
  - 2.6.5. Bank Statements for the most recent three (3) months, downloaded from the Customer’s financial institution’s official platform.

OCBC reserves the right, at its sole and absolute discretion, to request additional documents or information to support the Customer’s application. In the event such a request is made, the Customer must furnish the requested documents to OCBC within seven (7) calendar days from the date of the request.

- 2.7. Customers who successfully submit a complete set of Application Documents to OCBC within the Campaign Period shall be referred to as “Eligible Customers” and thereby be eligible for the Weekly Prize
- 2.8. Customers whose credit card applications are subsequently approved by OCBC will be eligible for the Grand Prize
- 2.9. OCBC reserves the right, at its absolute discretion, to approve or reject any OCBC Credit Card application without assigning any reason. All Eligible Customers acknowledge that the application for and use of the OCBC Credit Cards are governed by the OCBC Cardmember’s Agreement, the Terms and Conditions for Credit Cards and the Product Disclosure Sheet, all of which are binding upon approval.

### **3. CAMPAIGN MECHANISM**

- 3.1 Upon successful application and fulfillment of the eligibility requirements set out in Clause 2 above, each Eligible Customer shall;
  - 3.1.1. Earn fifty (50) Campaign Participation Tokens and thereby be eligible for the Weekly Prize and/or the Grand Prize (depending on the requirements fulfilled in Clause 2 above).

- 3.1.2. Receive a unique referral URL to refer new participants to the Campaign and earn additional Campaign Participation Tokens and instant cash rewards (“Referral Rewards”) as follows;
- for successful referrals of four (4) or less: RM10 and five (5) Campaign Participation Tokens for each referral;
  - for successful referrals of five (5) or more: RM30 and fifteen (15) Campaign Participation Tokens for each referral.

*Both the Referrer and the Referee will earn the reward upon successful application.*

*Referral Rewards are subject to the limits prescribed under Clause 3.2 and shall be awarded strictly on a first-come, first-served basis.*

Qualifying Criteria	Entries
Eligible customer submit an application for any OCBC Mastercard Credit Card application via iMoney	50
Customer successful referrals 1 to 4 referee	5
Customer successful referrals 5 or more referee	15

- 3.1.3. Be automatically enrolled in the Campaign’s Weekly Prize draw, for the week during which their OCBC Mastercard Credit Card application is approved by OCBC.
- 3.1.4. Be automatically enrolled in the Campaign’s Special Prize draw, when they spend a minimum of RM500 per week and a total accumulation of RM3,000 throughout the entire campaign period, where each Token shall constitute one (1) entry.
- 3.1.5. For the avoidance of doubt, each Eligible Card member shall be entitled to win a maximum of one (1) Weekly Prize or one (1) Special Prize throughout the entire Campaign Period.

### 3.2. Prizes

Eligible Customers who have fulfilled the Campaign Mechanism set out in in Clause 3 and who are not in breach of any of these Terms and Conditions shall be eligible to stand a chance to win the prizes stipulated below:

*Please refer to the clauses below for details on the winner selection process.*

Prize*	Eligibility Criteria	Prize Limit
<b>Grand Prize:</b> RM7,000 Cash	Awarded to the Eligible Customer who fulfils all Campaign requirements and is selected as the winner: <ul style="list-style-type: none"> <li>• Eligible Customer (clause 2)</li> <li>• Approved Customer (clause 2.8)</li> </ul>	1 winner

<b>4x Weekly Prize: RM500</b> Grocery/Petrol Voucher	Awarded weekly to Eligible Customers who fulfil the Campaign requirements: <ul style="list-style-type: none"> <li>• Eligible Customer (clause 2)</li> <li>• Successful Submitted Customer (clause 2.7)</li> </ul>	1 winner every week
<b>Referral Reward : RM10 + 5 Campaign Participation Tokens for each referral</b>	Awarded to Eligible Customers who successfully refer one (1) to four (4) friends: <ul style="list-style-type: none"> <li>• Referee to successfully complete application by submitting all documents</li> <li>• Eligible Customer (clause 2)</li> <li>• Successful Submitted Customer (clause 2.7)</li> </ul>	Limited to first 100 Eligible Customers (referrers)
<b>Referral Reward : RM30 + 15 Campaign Participation Tokens for each referral</b>	Awarded to Eligible Customers who successfully refer five (5) or more friends: <ul style="list-style-type: none"> <li>• Referee to successfully complete application by submitting all documents</li> <li>• Eligible Customer (clause 2)</li> <li>• Successful Submitted Customer (clause 2.7)</li> </ul>	Limited to first 100 Eligible Customers (referrers)

3.3. An Eligible Customer who applies for an OCBC Mastercard Credit Card under this Campaign and concurrently participates in any other OCBC credit card sign-up or acquisition promotion conducted through any other channel during the Campaign Period shall remain eligible to participate in this Campaign. Notwithstanding the foregoing, each Eligible Customer shall be entitled to receive only one (1) reward from all OCBC promotions in which he/she participates, and OCBC reserves the sole and absolute discretion to determine which reward shall be accorded to the Eligible Customer.

## 4. SELECTION OF WINNERS

### 4.1 Special Prize

4.1.1. All Campaign Participation Tokens earned by Eligible Customers throughout the Campaign Period shall be consolidated into a single pool, from which one (1) shortlisted winner (“Shortlisted Winner”) will be selected via iMoney's automated randomiser system.

4.1.2. Upon being shortlisted, the following process shall apply:

4.1.2.1. A WhatsApp notification will be sent to the Shortlisted Winner at the mobile number maintained in OCBC's records, informing him/her of the shortlisting. The Shortlisted Winner shall be required to correctly answer one (1) quiz question related to OCBC in order to be declared the winner. The Shortlisted Winner must respond to the WhatsApp message within one (1) calendar day from the date the WhatsApp message is sent.

4.1.2.2. If the first attempt to contact the Shortlisted Winner via WhatsApp is unsuccessful for any reason (including, but not limited to, an inactive number or connection issues), iMoney shall make one (1) additional attempt to contact the Shortlisted Winner. If the second attempt is also unsuccessful, or if the Shortlisted Winner fails to respond within the stipulated timeframe, or if the Shortlisted Winner declines to proceed, he/she shall be immediately disqualified, and iMoney shall select another Shortlisted Winner from the remaining pool of Campaign Participation Tokens.

4.1.2.3. If the Shortlisted Winner fails to answer the quiz question correctly, or fails to respond within the stipulated timeframe, he/she shall be immediately disqualified from the Campaign and shall not be entitled to receive any Prize. iMoney shall thereafter be entitled to select another Shortlisted Winner from the remaining pool of Campaign Participation Tokens.

4.1.2.4. Upon correctly answering the quiz question, the Shortlisted Winner shall be declared the Special Prize Winner, subject always to full compliance with these terms and conditions governing the Campaign ("Special Prize Winner").

4.1.3. Special Prize Winner shall be determined by an automated randomizer system, where each Campaign Participation Token counts as one (1) entry, and shall be entitled to receive RM7,000 cash via Setel App (The prize is transferable to winner's other bank accounts and not restricted to app usage only).

## 4.2 Weekly Prize

4.2.1. One (1) Weekly Prize Winner will be selected from Eligible Customers ("Weekly Prize Winner") within that particular week by automated randomizer system, where each Campaign Participation Token counts as one (1) entry.

4.2.2. Each Weekly Prize Winner will receive a grocery or petrol voucher worth RM500 of their choice.

## 5 CAMPAIGN PRIZE(S) FULFILMENT

By participating in this Campaign, the Customer hereby expressly consents to and agrees to the following:

5.1 that iMoney and OCBC are entitled to collect, process, and use the personal data submitted for purposes relating to this Campaign, including disclosing such data (in whole or in part) to their respective service or fulfillment providers for the purpose of Campaign Prize(s) fulfillment.

5.2 that iMoney is entitled to use and publish the partially obscured name of the Campaign Prize Winner(s) on iMoney's website for publicity and advertising purposes, without compensation and without the need for prior notification, where permitted by law.

- 5.3 That all decisions made by iMoney and OCBC regarding the eligibility for, and the award of, the Campaign Prize(s) shall be final and conclusive, and no correspondence, appeal, or objection shall be entertained.
- 5.4 All Campaign Prize(s) shall be fulfilled by iMoney.
- 5.5 Weekly Prize Winner(s) will be announced every Friday during the Campaign Period. The Special Prize Winner will be announced within thirty (30) days after the final OCBC approval cut-off date (5 May 2026). Each Campaign Prize Winner will be notified of his/her entitlement to the Campaign Prize(s) via email (“Notification Email”) within thirty (30) business days after fulfilling the Campaign Mechanism. Each Winner must acknowledge receipt by replying to the Notification Email within seven (7) business days from the date of receipt. Any acknowledgment received after the seventh (7<sup>th</sup>) business day may result in delays in the fulfilment of the Campaign Prize(s).
- 5.6 iMoney and OCBC reserve the right to forfeit any Campaign Prize(s) that are not claimed within thirty (30) calendar days from the date of the Notification Email.
- 5.7 It is the Campaign Prize Winner(s)’ sole responsibility to follow up with iMoney regarding the fulfilment of his/her Campaign Prize(s). All Campaign Prize(s) are subject to availability. In the event of unforeseen circumstances, iMoney reserves the right to substitute any Prize with another item of equivalent or greater value, without prior notice.
- 5.8 Campaign Prize(s) are non-transferable, non-refundable, and not exchangeable for cash, credit, or other items.
- 5.9 The Campaign Prize(s) may be manufactured or supplied by third-party manufacturer(s) or provider(s) (“Manufacturer(s)”). To the fullest extent permitted by law, OCBC makes no representation or warranty (express, implied, written or oral) with respect to the Manufacturer(s) or the Campaign Prize(s), including but not limited to merchantability, satisfactory, quality, suitability or fitness for any purpose. OCBC shall not at any time be held liable for any defect, damage, deficiency, malfunction, or any other relation issues arising from or in connection with the Campaign Prize(s). In addition, OCBC shall not be responsible or liable for any loss, injury, damage, harm, accident or consequential loss of any kind suffered by any person arising from or connected to the use of the Campaign Prize(s). OCBC expressly disclaims all liabilities and obligations relating to the Campaign Prize(s).
- 5.10 iMoney and OCBC shall not be responsible for any loss (including loss of opportunity or consequential loss) suffered or incurred due to outdated, inaccurate, or invalid contact details maintained in OCBC’s record.
- 5.11 iMoney and OCBC reserve the right to disqualify any Eligible Customer who fails to comply with these Terms and Conditions, or who submits incomplete, inaccurate, misleading or fraudulent information.

## **6 GENERAL TERMS AND CONDITIONS**

- 6.1 iMoney reserves the right to revise the terms and conditions by informing the participating Eligible Customers on the revised terms and conditions via email and the revisions will take effect from the date set out in the email.

- 6.2 The OCBC Cardmember's Agreement shall continue to apply to usage of OCBC Mastercard Credit Cards. In the event of any inconsistencies between these terms and conditions and the terms and conditions in the OCBC Cardmember's Agreement, these terms and conditions shall prevail only insofar as they apply to the Campaign.
- 6.3 The participating Customers may contact iMoney for any feedback and/or complaint in relation to this Campaign via email or iMoney Business WhatsApp:
- 6.3.1. iMoney Business WhatsApp: [+60 3-2856 1800](tel:+60328561800)
  - 6.3.2. Email: [campaign@imoney.my](mailto:campaign@imoney.my)