

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 shall hereinafter be referred to as the “Campaign”.

The Campaign is organised by iMoney in collaboration with OCBC Bank (Malaysia) Berhad (“OCBC”) and is subject to these Terms and Conditions (“T&Cs”). By participating in the Campaign, each participant is deemed to have read, understood, and agreed to be bound by these T&Cs in their entirety.

1. CAMPAIGN PERIOD

The Campaign shall run from 12:00:00 Malaysian time (UTC+8) on 13 April 2026 to 23:59:59 Malaysian time (UTC+8) on 7 June 2026 (both dates inclusive), being a period of eight (8) weeks, hereinafter referred to as the “Campaign Period”.

1.1. For the purpose of this Campaign, each “Campaign Week” shall commence on Monday 00:00:00 and end on Sunday 23:59:59 (Malaysian time, UTC+8). The eight (8) Campaign Weeks shall fall as follows:

- 1.1.1. Campaign Week 1: 13 April 2026 to 19 April 2026
- 1.1.2. Campaign Week 2: 20 April 2026 to 26 April 2026
- 1.1.3. Campaign Week 3: 27 April 2026 to 3 May 2026
- 1.1.4. Campaign Week 4: 4 May 2026 to 10 May 2026
- 1.1.5. Campaign Week 5: 11 May 2026 to 17 May 2026
- 1.1.6. Campaign Week 6: 18 May 2026 to 24 May 2026
- 1.1.7. Campaign Week 7: 25 May 2026 to 31 May 2026
- 1.1.8. Campaign Week 8: 1 June 2026 to 7 June 2026

1.2. For the purpose of the Bi-Weekly Reward under Clause 3.3, each “Bi-Weekly Qualification Period” shall be as follows:

- 1.2.1. Bi-Weekly Period 1: Campaign Weeks 1–2 (13 April 2026 to 26 April 2026)
- 1.2.2. Bi-Weekly Period 2: Campaign Weeks 3–4 (27 April 2026 to 10 May 2026)
- 1.2.3. Bi-Weekly Period 3: Campaign Weeks 5–6 (11 May 2026 to 24 May 2026)
- 1.2.4. Bi-Weekly Period 4: Campaign Week 7 - 8 (25 May 2026 to 7 June 2026)

2. CAMPAIGN ELIGIBILITY

The Campaign is open exclusively to individuals who successfully submit an application, together with a complete set of supporting documents, for an OCBC Mastercard Credit Card 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; and
 - 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 Card 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 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 qualify for participation in the Campaign, the Customer must ensure that the application form, together with all required 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. A clear 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 OCBC 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 such an event, the Customer must furnish the requested documents to OCBC within seven (7) calendar days from the date of the request.

- 2.7. A Customer who successfully submits a complete set of Application Documents to iMoney within the Campaign Period, and whose submission is verified and accepted by OCBC, shall be referred to as an "Eligible Customer".
- 2.8. Eligibility for all rewards under this Campaign is based solely on successful submission of a complete and verified application, and does NOT require subsequent approval of the credit card application by OCBC, nor any minimum spend on the credit card.
- 2.9. OCBC reserves the right, at its absolute discretion, to approve or reject any OCBC Mastercard Credit Card application without assigning any reason. All Customers acknowledge that the application for, and use of, the OCBC Mastercard Credit Card are governed by the OCBC Cardmember's Agreement, the Terms and Conditions for Credit Cards, and the Product Disclosure Sheet, all of which shall be binding upon approval.

3. CAMPAIGN MECHANISM

3.1. The Campaign comprises three (3) reward streams, all accessible to an Eligible Customer upon successful qualification under Clause 2:

(a) Referral Program - cash rewards and additional Chances for each Successful Referral (refer to Clause 3.2). This reward is payable in addition to any other reward won under the Campaign;

(b) Bi-Weekly Reward - cash reward of a randomised value up to Ringgit Malaysia Five Hundred (RM500), drawn four (4) times during the Campaign Period (refer to Clause 3.3); AND

(c) Grand Reward - cash reward of a randomised value up to Ringgit Malaysia Seven Thousand (RM7,000), drawn once at the end of the Campaign Period (refer to Clause 3.4).

3.1.1. Upon being classified as an Eligible Customer under Clause 2.7, the Customer shall automatically receive one (1) base Chance (as defined in Clause 3.5) in both the Bi-Weekly Reward draw for the Bi-Weekly Qualification Period of qualification, and the Grand Reward draw at the end of the Campaign Period. No further action is required to be entered into these draws.

3.2. Reward Exclusivity

IMPORTANT: One Primary Reward Per Eligible Customer

Each Eligible Customer may win EITHER one (1) Bi-Weekly Reward OR one (1) Grand Reward, not both. Referral Rewards are separate and always payable in addition.

3.2.1. Primary Rewards. For the purpose of this Campaign, the Bi-Weekly Reward (Clause 3.3) and the Grand Reward (Clause 3.4) are collectively referred to as the "Primary Rewards". Each Eligible Customer shall be entitled to win a maximum of one (1) Primary Reward throughout the entire Campaign Period. Specifically:

(a) An Eligible Customer who has been confirmed as a Bi-Weekly Reward Recipient shall not be eligible to be drawn as the Grand Reward Recipient. For the avoidance of doubt, such Eligible Customer's Chances shall be removed from the Grand Reward Chance pool prior to the Grand Reward draw;

(b) If the same Eligible Customer is drawn for both a Bi-Weekly Reward and the Grand Reward (for example, where the Grand Reward draw is conducted before the Bi-Weekly Reward recipient has been confirmed, or through concurrent processing), the Grand Reward shall prevail, the Bi-Weekly Reward shall be forfeited, and the Bi-Weekly Reward shall be redrawn from the remaining pool of Chances for that Bi-Weekly Qualification Period.

3.2.2. Additional Rewards. The following rewards are NOT subject to the Primary Reward exclusivity under Clause 3.2.1 and are always payable in addition to any Primary Reward won:

(a) Referral Rewards under Clause 3.3, which are payable per Successful Referral regardless of whether the Referrer wins any Primary Reward.

3.2.3. Concurrent Rewards. Where an Eligible Customer accumulates Referral Rewards under Clause 3.3 AND also wins a Primary Reward, both shall be paid to the Eligible Customer. The exclusivity in Clause 3.2.1 applies only as between the Bi-Weekly Reward and the Grand Reward.

3.3. Referral Program

3.3.1. Upon being classified as an Eligible Customer under Clause 2.7, the Customer shall be issued a unique Referral Code and a unique referral URL, which may be shared with friends and family who meet the eligibility criteria set out in Clause 2 (each such person, a “Referee”).

3.3.2. For the purpose of this Campaign, a “Successful Referral” means a Referee who:

(a) Uses the Referrer’s unique Referral Code or referral URL to submit an application for an OCBC Mastercard Credit Card via the iMoney.my website during the Campaign Period;

(b) Submits a complete set of Application Documents in accordance with Clause 2.6; AND

(c) Is classified as an Eligible Customer under Clause 2.7.

For the avoidance of doubt, a referral shall not be deemed successful merely because the Referee clicks the referral URL or commences an application. Only referrals that result in the Referee being classified as an Eligible Customer shall qualify as Successful Referrals.

3.3.3. Each Successful Referral earns the Referrer the following benefits (collectively, the “Referral Reward”):

(a) A tiered cash reward credited via Touch ‘n Go eWallet or DuitNow transfer,

calculated in accordance with Clause 3.3.4; AND

(b) One (1) additional Chance in both the Bi-Weekly Reward draw for the Bi-Weekly Qualification Period in which the Referee qualifies, and the Grand Reward draw at the end of the Campaign Period.

3.3.4. The cash component of the Referral Reward is calculated based on the total cumulative number of Successful Referrals attributed to the Referrer during the Campaign Period, in accordance with the following tiered structure:

Tier	Total Successful Referrals	Cash Reward Per Referral	Additional Bi-Weekly & Grand Reward Chances
Tier A	1 to 4 Successful Referrals	RM 10 per referral	1 Chance per referral
Tier B	5 or more Successful Referrals (no upper limit)	RM 20 per referral (retroactively applied to ALL qualifying referrals)	1 Chance per referral

3.3.5. Retroactive Tier Upgrade. For the avoidance of doubt, once a Referrer reaches five (5) or more Successful Referrals, all of his/her Successful Referrals (including the first four) shall be re-rated at the Tier B rate of RM20 per referral. The Referrer shall be paid the difference between the Tier A amount previously credited and the Tier B entitlement.

3.3.6. No Referral Cap. There is no upper limit on the number of Successful Referrals a Referrer may accumulate during the Campaign Period. Each Successful Referral earns the full Referral Reward in accordance with Clause 3.3.4, subject to the anti-abuse measures set out in Clause 3.3.8 and the verification hold under Clause 3.6.

3.3.7. Mutual Eligibility. Both the Referrer AND the Referee must be classified as Eligible Customers in order for the Successful Referral to be recognised and for the Referral Reward to be credited. A Referee cannot be a Referrer's own alternate account or a related party (refer to Clause 3.3.8).

3.3.8. Anti-Abuse Measures. iMoney and OCBC reserve the right to reject any Successful Referral, and to withhold, revoke, or recover any Referral Reward and additional Chances, where fraudulent activity, abuse, collusion, or manipulation is reasonably suspected, including but not limited to:

(a) Multiple referrals originating from the same device, IP address, household address, geolocation cluster, or payment instrument within a short window;

- (b) Referees sharing a MyKad number, mobile number, bank account, employer, or email domain pattern with the Referrer or each other in a manner indicative of account farming;
- (c) referrals made with false, misleading, forged, altered, or reused Application Documents;
- (d) Referees who, upon follow-up by iMoney or OCBC, cannot be contacted, deny knowledge of the application, or disclaim having submitted it;
- (e) Any arrangement whereby the Referee is compensated, coerced, or incentivised by the Referrer (or any third party) outside the official Campaign mechanics;
- (f) Use of automated tools, scripts, bots, or any other technology designed to generate, simulate, or manipulate Successful Referrals; and
- (g) Any other activity that, in iMoney's or OCBC's reasonable judgement, undermines the integrity or spirit of the Campaign.

Decisions made by iMoney and OCBC under this Clause shall be final and not subject to appeal. Where a Referral Reward has been paid prior to the detection of abuse, iMoney and OCBC reserve the right to recover such amounts in full from the Referrer, and to disqualify the Referrer (and all associated Referees) from the Campaign and from future iMoney and OCBC promotions.

3.3.9. Payment Timing. Referral Rewards shall be credited to the Referrer via Touch 'n Go eWallet or DuitNow transfer within sixty (60) to ninety (90) calendar days after the relevant Referee is confirmed as an Eligible Customer and after the verification hold under Clause 3.6 has concluded. Retroactive Tier B top-up payments (under Clause 3.3.5) shall be credited within the same sixty (60) to ninety (90) calendar day window after the Referrer qualifies for Tier B.

3.3.10. Worked Examples (for illustration only)

The following examples illustrate how the Referral Program operates. These examples assume the Referrer is already an Eligible Customer under Clause 2.7.

Example 1 - Amir refers 3 friends (Tier A - 1 - 4 Successful Referrals)

Amir submits a complete OCBC application via iMoney.my and is confirmed as an Eligible Customer. He automatically receives:

- 1 Base Chance in the Grand Reward draw; AND
- 1 Base Chance in the applicable Bi-Weekly Reward draw.

Amir then shares his Referral Code. 3 of his friends submit completed applications and are confirmed as Eligible Customers.

- **Amir's total Referral Reward: $3 \times \text{RM } 10 = \text{RM } 30$**
- **Amir's total Grand Reward Chances: 1 Base + 3 Referral = 4 Chances.**

Example 2 - Siti refers 5 friends (Tier B - retroactive upgrade)

Siti is an Eligible Customer. She refers to 5 friends, all of whom are confirmed as Eligible Customers. Siti qualifies for Tier B.

Because Siti has crossed the 5-referral threshold, ALL 5 of her Successful Referrals are re-rated at RM 20 each (Clause 3.3.5).

- **Siti's total Referral Reward: $5 \times \text{RM } 20 = \text{RM } 100$**
- **Siti's total Grand Reward Chances: 1 Base + 5 Referral = 6 Chances.**

Example 3 - Reward Exclusivity Illustration (Clause 3.2)

Farah is an Eligible Customer and has made 3 Successful Referrals. She holds 1 base + 3 referral = 4 Reward Chances.

Farah is drawn as the Bi-Weekly Reward Recipient for Bi-Weekly Period 2 and receives a Bi-Weekly Reward of RM 280 (randomised).

Consequence under Clause 3.2.1:

- Farah's 4 Chances are REMOVED from the Grand Reward pool before the Grand Reward is drawn.
- **Farah is not eligible to be drawn as the Grand Reward Recipient.**

However, under Clause 3.2.2, Farah still receives her Referral Rewards: $3 \times \text{RM } 10 = \text{RM } 30$.

- **Farah's total rewards: RM 280 (Bi-Weekly) + RM 30 (Referral) = RM 310.**

3.4. **Bi-Weekly Reward (“Up To RM 500” - Single Recipient, Total 4 Recipients)**

- 3.4.1. At the end of each Bi-Weekly Qualification Period (as defined in Clause 1.3), one (1) Bi-Weekly Reward Recipient shall be selected via iMoney’s automated randomiser system. A total of four (4) Bi-Weekly Reward Recipients shall be selected over the Campaign Period, one (1) per Bi-Weekly Qualification Period.
- 3.4.2. Each Eligible Customer who qualifies during a given Bi-Weekly Qualification Period receives one (1) base Chance in that period’s Bi-Weekly Reward draw. In addition, each Successful Referral earned by that Eligible Customer during the same period contributes one (1) further Chance to that same pool.
- 3.4.3. **Bi-Weekly Reward Value.** Each Bi-Weekly Reward shall be a cash reward of a random value between Ringgit Malaysia Fifty (RM50.00) and Ringgit Malaysia Five Hundred (RM500.00), inclusive, determined by iMoney’s automated randomiser system at the time of selection (the “Bi-Weekly Reward Value”). The Bi-Weekly Reward Value is an independent random outcome from the selection of the Bi-Weekly Reward Recipient, and is not guaranteed or predictable.
- 3.4.4. The Bi-Weekly Reward shall be credited via Touch ‘n Go eWallet, DuitNow transfer, or an equivalent digital payment method. The cash reward may, at iMoney’s sole discretion, be substituted with a grocery or petrol e-voucher of equivalent value where operational circumstances require.
- 3.4.5. Rewards shall be shared or transferred within sixty (60) to ninety (90) calendar days after the relevant Winner is confirmed as an Eligible Customer and after the verification.

3.5. **Grand Reward (“Up To RM 7,000” - Single Recipient)**

- 3.5.1. At the end of the Campaign Period, one (1) Grand Reward Recipient shall be selected via iMoney’s automated randomiser system from the full pool of Chances held by all Eligible Customers who have not been confirmed as a Bi-Weekly Reward Recipient (refer to Clause 3.2.1).
- 3.5.2. **Chance Pool.** The total Chances held by an Eligible Customer in the Grand Reward draw is calculated as:

$$\textit{Total Chances} = 1 \textit{ (base)} + \textit{Number of Successful Referrals}$$

- 3.5.3. **Grand Reward Value.** The Grand Reward shall be a cash reward of a random value between Ringgit Malaysia Seven Hundred (RM700) and Ringgit Malaysia Seven Thousand (RM7,000), inclusive, determined by iMoney’s automated randomiser system at the time of selection (the “Grand Reward Value”). The Grand Reward Value is an independent random outcome from the selection of the Grand Reward Recipient, and is not guaranteed or predictable.

3.5.4. The Grand Reward shall be credited via Touch 'n Go eWallet, DuitNow transfer, or an equivalent digital payment method within sixty (60) to ninety (90) calendar days after the relevant Winner is confirmed as an Eligible Customer and after the verification. The reward is transferable to the Grand Reward Recipient's nominated bank account and is not restricted to app usage only.

3.6. Verification Hold on Reward Payments

3.6.1. All Referral Rewards are subject to a verification hold period of up to fourteen (14) business days from the date the Referee is confirmed as an Eligible Customer (the "Verification Hold"). During the Verification Hold, iMoney and/or OCBC may conduct anti-fraud checks on the Application Documents, the Referrer-Referee relationship, and the pattern of referrals.

3.6.2. No Referral Reward payment shall be considered due or payable during the Verification Hold. If no anomaly is detected, the reward shall be credited in accordance with the payment timing provisions of Clauses 3.3.9 and 5.5.

3.6.3. If an anomaly is detected during the Verification Hold, iMoney and/or OCBC may extend the hold for a further fourteen (14) business days to complete their investigation, and may require the Customer, Referrer, or Referee to provide additional verification information. Failure to cooperate with such investigation may result in disqualification under Clause 3.3.8.

3.7. Concurrent OCBC Promotions

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) primary reward (being a Bi-Weekly Reward or the Grand Reward, whichever is applicable) 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. For the avoidance of doubt, this limitation does not apply to Referral Rewards under Clause 3.3, which are payable in addition.

4. SELECTION PROCESS AND VERIFICATION

- 4.1. All selections under this Campaign (Bi-Weekly Reward and Grand Reward) shall be administered by iMoney's automated randomiser system. For the avoidance of doubt, the Campaign does not constitute a lottery, gaming, or gambling activity under any applicable Malaysian law.
- 4.2. Each Bi-Weekly Reward Recipient and Grand Reward Recipient (each a "Shortlisted Recipient") shall be contacted via email (the "Notification Email") at the email address provided in the Application Documents, informing them of the selection. A supplementary WhatsApp notification may also be sent at iMoney's discretion.
- 4.3. 48-Hour Response Window. Each Shortlisted Recipient must respond to the Notification Email, confirming acceptance of the reward and providing any requested verification details, within forty-eight (48) hours from the timestamp of the Notification Email (the "Response Window"). The Response Window is measured in calendar hours, not business hours.
- 4.4. As part of the response under Clause 4.3, the Shortlisted Recipient shall be required to correctly answer one (1) verification question relating to OCBC or the Campaign, for identity verification and eligibility confirmation purposes.
- 4.5. Failure to Respond or Verify. If the Shortlisted Recipient fails to respond to the Notification Email within the Response Window, fails to answer the verification question correctly, or declines to proceed, the Shortlisted Recipient shall be immediately disqualified. iMoney shall thereafter select another Shortlisted Recipient via the automated randomiser system from the remaining pool of Chances. For the Bi-Weekly Reward, the redraw shall occur within seven (7) business days. For the Grand Reward, the redraw shall occur within fourteen (14) business days.
- 4.6. It is the sole responsibility of each Eligible Customer to ensure that the email address provided in the Application Documents is accurate, active, and regularly monitored throughout the Campaign Period and for sixty (60) days thereafter. iMoney and OCBC shall not be responsible for missed notifications due to incorrect contact details, inactive mailboxes, spam filtering, or any other delivery failure outside iMoney's reasonable control.
- 4.7. Upon successful response and verification within the Response Window, the Shortlisted Recipient shall be confirmed as the Bi-Weekly Reward Recipient or Grand Reward Recipient (as applicable), subject always to full compliance with these T&Cs.
- 4.8. Referral Rewards under Clause 3.3 shall be credited automatically upon Eligible Customer confirmation and conclusion of the Verification Hold, and do not require a separate Response Window or verification question under this Clause 4.

5. CAMPAIGN REWARD FULFILMENT

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

- 5.1. iMoney and OCBC are entitled to collect, process, store, 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 fulfilment providers strictly for the purpose of Campaign reward fulfilment, in accordance with the Personal Data Protection Act 2010 (“PDPA”) and iMoney’s and OCBC’s respective Privacy Notices.
- 5.2. iMoney is entitled to use and publish the partially obscured name of any Bi-Weekly Reward Recipient or Grand Reward Recipient on iMoney’s website and official social media channels for publicity and advertising purposes, without compensation and without prior notification, to the extent permitted by law.
- 5.3. All decisions made by iMoney and OCBC regarding eligibility for, and the award of, any Campaign reward (including the value and selection outcomes generated by the automated randomiser system) shall be final and conclusive. No correspondence, appeal, or objection shall be entertained.
- 5.4. All Campaign rewards shall be fulfilled by iMoney.
- 5.5. Notification and fulfilment timelines:
 - 5.5.1. Referral Rewards shall be credited within sixty (60) to ninety (90) calendar days after each relevant Successful Referral is confirmed and the Verification Hold has concluded; retroactive Tier B top-up payments within the same sixty (60) to ninety (90) calendar day window after Tier B qualification;
 - 5.5.2. Bi-Weekly Reward Recipients shall be announced fourteen (14) business days after the end of each Bi-Weekly Qualification Campaign Period;
 - 5.5.3. The Grand Reward Recipient shall be announced within forty-five (45) calendar days after the end of the Campaign Period;
 - 5.5.4. Bi-Weekly Rewards and the Grand Reward shall be credited to confirmed recipients within sixty (60) to ninety (90) calendar days after successful response and verification under Clause 4.
- 5.6. iMoney and OCBC reserve the right to forfeit any Campaign reward that is not claimed, or for which the Shortlisted Recipient has not responded within the Response Window under Clause 4.3.
- 5.7. It is the sole responsibility of each reward recipient to follow up with iMoney regarding fulfilment. All Campaign rewards are subject to availability. In the event of unforeseen circumstances, iMoney reserves the right to substitute any reward with another item of equivalent or greater value, without prior notice.
- 5.8. Campaign rewards are non-transferable, non-refundable, and not exchangeable for

cash, credit, or other items, save where expressly stated otherwise in these T&Cs (for example, monetary rewards credited via Touch 'n Go eWallet or DuitNow which may be transferred to a bank account by the recipient).

- 5.9. The Campaign rewards 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 rewards, 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 issue arising from or in connection with the Campaign rewards. 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 rewards. OCBC expressly disclaims all liabilities and obligations relating to the Campaign rewards.
- 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 the Application Documents or OCBC's records.
- 5.11. iMoney and OCBC reserve the right to disqualify any Customer, Eligible Customer, Referrer, or Referee who fails to comply with these T&Cs, or who submits incomplete, inaccurate, misleading, or fraudulent information. Where a disqualification occurs after a reward has been paid, iMoney and OCBC reserve the right to recover the reward amount from the disqualified party.

6. GENERAL TERMS AND CONDITIONS

- 6.1. Right to Amend, Suspend, or Terminate. iMoney and OCBC jointly reserve the right to amend, modify, suspend, or terminate any aspect of this Campaign and these T&Cs at any time, including but not limited to the Campaign Period, eligibility criteria, reward mechanics, reward values, selection methodology, fulfilment timelines, and any other operational parameters, subject to the following safeguards:
- (a) Prior Notice. Any material amendment shall be communicated to participating Customers via email and/or via the iMoney.my website, with reasonable prior notice before the amendment takes effect. Minor clarifications, typographical corrections, or amendments required by operation of law may take effect immediately upon posting on the iMoney.my website;
 - (b) No Adverse Impact on Accrued Rewards. No amendment shall retrospectively reduce, revoke, or adversely affect any reward already won, confirmed, or credited to an Eligible Customer prior to the effective date of the amendment, save where the amendment is made to address fraud, misconduct, or breach of these T&Cs under Clause 3.3.8 or Clause 5.11;
 - (c) Compliance with Law. Any amendment shall comply with all applicable Malaysian laws, regulations, and guidelines, including (without limitation) the Personal Data Protection Act 2010, the Financial Services Act 2013, the Bank Negara Malaysia Policy Document on Fair Treatment of Financial Consumers (and any superseding instrument), the Consumer Protection Act 1999, and the Malaysian Code of Advertising Practice; AND
 - (d) Good Faith. iMoney and OCBC shall exercise this right in good faith and not in a manner that is manifestly unreasonable or prejudicial to the legitimate interests of participating Customers.

In the event of early termination of the Campaign, iMoney shall conduct any outstanding Bi-Weekly Reward and Grand Reward draws based on the Chances accrued up to the effective date of termination, unless prevented from doing so by force majeure, regulatory directive, or court order.

6.2. Relationship with OCBC Cardmember's Agreement. The OCBC Cardmember's Agreement shall continue to apply to the usage of the OCBC Mastercard Credit Card. In the event of any inconsistency between these T&Cs and the OCBC Cardmember's Agreement, these T&Cs shall prevail only insofar as they apply to the Campaign.

6.3. Not a Lottery. Nothing in these T&Cs is intended to, or shall be deemed to, constitute a lottery, gaming, or gambling activity under any applicable Malaysian law, including (without limitation) the Lotteries Act 1952, the Common Gaming Houses Act 1953, or the Betting Act 1953. Participation in the Campaign is free, requires no consideration beyond the submission of a bona fide credit card application, and reward allocation is effected by an automated randomiser system operated by iMoney.

- 6.4. Governing Law and Jurisdiction. The Campaign and these T&Cs are governed by, and shall be construed in accordance with, the laws of Malaysia. Any dispute arising out of or in connection with the Campaign shall be subject to the exclusive jurisdiction of the courts of Malaysia.
- 6.5. Severability. If any provision of these T&Cs is found to be invalid, illegal, or unenforceable by a court of competent jurisdiction, such provision shall be severed and the remaining provisions shall continue in full force and effect.
- 6.6. Contact. Participating Customers may contact iMoney for any feedback or complaint in relation to this Campaign via the following channels:
 - 6.6.1. iMoney Business WhatsApp: +60 3-2856 1800
 - 6.6.2. Email: campaign@imoney.my

— End of Terms and Conditions —