Credit Card Sign-Up Promotion
Terms and Conditions

The **Credit Card Sign-Up Promotion** (the "**Promotion**") is organised by Jirnexu Sdn. Bhd. (Registration No. 1081989-D) (the "**Organiser**").

1. Promotion Period

The Promotion shall commence on **2nd November 2026 at 11:00 a.m.** and shall end on **16th November 2026 at 10:59 a.m.**, both dates inclusive (the "**Promotion Period**"), unless otherwise notified by the Organiser.

The Organiser reserves the right, at its sole discretion, to shorten, extend, suspend or terminate the Promotion at any time. Any applications received after the expiry of the Promotion Period shall be deemed invalid and shall not be eligible for participation in the Promotion.

2. Eligibility

The Promotion is open exclusively to applicants who satisfy all of the following eligibility criteria:

2.1. Applicants must be at least **twenty-one (21) years of age** and must possess a valid **Malaysian Identity Card (MyKad)**.

2.2. Applicants must successfully register their interest for one (1) of the eligible credit cards as specified in Clause 3 (the "**Eligible Cards**") issued by OCBC Bank (Malaysia) Berhad (the "**Bank**"), as a **principal cardholder**, through the Organiser's official websites, namely RinggitPlus.com or CompareHero.my, during the Promotion Period.

2.3. Applicants must have never held any OCBC credit card as a principal cardholder within the twelve (12) months immediately preceding the date of participation in this Promotion.

2.4. Applicants must be approved for, receive, activate, and utilise the Eligible Card to incur a **minimum retail spend**, as defined under Clause 9 below, of **Ringgit Malaysia One Hundred (RM100.00)** (the "**Retail Spend**") within **sixty (60) calendar days** from the date of approval of the Eligible Card.

2.5 Where the applicable Promotion Gift is conditional upon the completion of a **Balance Transfer**:

2.5.1 Applicants must submit a Balance Transfer application online via OCBC Online Banking or the OCBC Malaysia Mobile Banking App.

2.5.2 Such Balance Transfer must be **approved within sixty (60) calendar days from the date of approval of the Eligible Card**. The approved Balance Transfer amount shall determine the Promotion Gift the Applicant is entitled to receive, as outlined in Clause 6.5.

2.5.3 Balance Transfer applications submitted through the OCBC call center, telemarketing channels, or any other channels not expressly specified in Clause 2.5.1 shall **not** be eligible for any Promotion Gift that requires Balance Transfer.

Applicants who satisfy all the eligibility criteria set out above shall be deemed and referred to as "**Qualified Applicants**" for the purpose of this Promotion.

3. Eligible Cards

The following credit cards issued by the Bank shall be eligible for participation in this Promotion:

- OCBC Cashflo MasterCard
- OCBC 90ºN Visa Card
- OCBC 365 MasterCard
- OCBC Titanium MasterCard Pink
- OCBC Titanium MasterCard Blue

4. Ineligible Applicants

Notwithstanding Clause 2 above, the following categories of applicants shall be **expressly excluded** from participating in the Promotion and shall not be eligible to receive any Promotion benefits, rewards, or entitlements whatsoever:

4.1. Applicants who submit an online application for an OCBC credit card directly via the Bank's official website (ocbc.com.my) without first registering their interest through the Organiser's website.

4.2. Applicants who have participated in, or are participating in, any other OCBC credit card sign-up promotion offered through any channel of the Bank.

4.3. Applicants who are existing primary cardholder(s) of any valid OCBC credit card(s) as at the date of application is submitted during the Promotion Period.

4.4. Applicants whose OCBC credit card application(s) were approved or rejected within twelve (12) months immediately preceding the date of participation in the Promotion.

4.5. Applicants who have cancelled any OCBC credit card(s) issued to them as a primary cardholder(s) within twelve (12) months immediately preceding the date of participation in the Promotion.

4.6. Any individual who has committed, or who is suspected of having committed any misconduct, fraudulent or wrongful act, whether directly or indirectly, in relation to any card account, banking facility, product, service, or accommodation granted by the Bank at any time.

4.7. Permanent and contract employees of the Organiser.

5. Application Review

5.1. Applicants are required to submit clear, complete and legible images of both the front and back of their Malaysian Identity Card (MyKad) as part of the application process conducted via the Organiser's website and chatbot.

5.2. Applicants must ensure their application is approved by completing the OCBC online application form in full. A link to this form can be found in the welcome email and at the end of WhatsApp Chatbot application journey.

5.3. The Organiser reserves the right to accept, reject, or disqualify any application submitted through its website or platform, without the obligation to assign any reason, and such decision shall be final and conclusive.

6. Promotion Gift Categories

6.1. Subject to the fulfilment of all terms and conditions of this Promotion, each Qualified Applicant shall be eligible to receive one (1) promotion gift only (the "**Promotion Gift**"), which shall be awarded under one (1) of the following categories:

(a) Premium Gift;

(b) Primary Guaranteed Gift;

(c) Secondary Guaranteed Gift; or

(d) Tertiary Guaranteed Gift,

whereupon the determination of the Promotion Gift to be awarded shall be made strictly in accordance with the award conditions set out in Clause 6.5 below.

6.2 "**Premium Gift**" refers to a limited-quantity Promotion Gift of a higher value, awarded subject to availability and selection in accordance with the award conditions specified in Clause 6.5.

6.3. "**Primary Guaranteed Gift**" and "**Secondary Guaranteed Gift**" refer to Promotion Gifts awarded to Qualified Applicants who are not selected to receive the Premium Gift and who have fulfilled the relevant award conditions specified in Clause 6.5.

6.4. "**Tertiary Guaranteed Gift**" refers to the standard Promotion Gift, which shall be awarded to Qualified Applicants who do not fulfil the award conditions for the Premium Gift, Primary Guaranteed Gift, or Secondary Guaranteed Gift.

The Primary Guaranteed Gift, Secondary Guaranteed Gift and Tertiary Guaranteed Gift shall hereinafter collectively be referred to as the "**Guaranteed Gift**".

6.5. The Promotion Gift categories and their corresponding award conditions are set out in the table below:

Gift Category	Promotion Gift	Award Conditions
Premium Gift	**RM5,555 Touch 'n Go e-Wallet Credit**	● Awarded to **Every thirty-eighth (38th) Qualified Applicant** from the list of Qualified Applicants provided by the Bank, with or without Balance Transfer. ● Limited to **Two (2)** units only.
Primary Guaranteed Gift	**RM600 Touch 'n Go e-Wallet Credit**	● **Guaranteed** to Qualified Applicants who have successfully obtained approval and maintained **a Balance Transfer of Ringgit Malaysia Ten Thousand (RM10,000) or more** using the Eligible Card, subject to the Bank's approval and applicable terms and conditions.
Secondary Guaranteed Gift	**RM400 Touch 'n Go e-Wallet Credit**	● **Guaranteed** to Qualified Applicants who have successfully obtained approval and maintained **a Balance Transfer of less than Ringgit Malaysia Ten Thousand (RM10,000)** using the Eligible Card, subject to the Bank's approval and applicable terms and conditions.
Tertiary Guaranteed Gift	**RM200 Touch 'n Go e-Wallet Credit**	● **Guaranteed** to Qualified Applicants who are not awarded the Premium Gift, Primary Guaranteed Gift, or Secondary Guaranteed Gift.

6.6. Each Qualified Applicant shall be entitled to receive **only one (1)** Promotion Gift, regardless of the number of Eligible Cards approved or issued during the Promotion Period.

6.7. Qualified Applicants shall be determined based on the date and time of submission of their online application for the Eligible Cards issued by the Bank, as submitted via the Organiser's websites, namely RinggitPlus.com or CompareHero.my.

6.8. Qualified Applicants who are awarded with the Premium Gift will be announced and published on RinggitPlus' Facebook page by **30th April 2027 ("Winner Announcement Date").**

6.9 Announcements will be made based on the number of recipients for the Premium Gift. If there are not enough recipients by the planned Winner Announcement Date specified in Clause 6.8, the announcement may not be published.

6.10 The Qualified Applicant for the Premium Gift will be contacted via email within the 5 months after the Campaign Period ends. The email will notify the Potential Winners that they have been shortlisted for the respective Gift and will be contacted by telephone within the next two (2) working days. During the call, the Qualified Applicant must correctly answer one (1) question to be confirmed as the Premium Gift. If the first telephone attempt fails (e.g. no answer and/or reply, telephone number not in service, no connection or any other reasons), the Organiser will make two (2) additional attempts. If all three (3) attempts are unsuccessful, the Qualified Applicant will be disqualified and will not be entitled to the Gift. A new Qualified Applicant will then be selected to replace the disqualified Qualified Applicant.

6.11 The Organiser shall have the sole and absolute discretion to determine the working day (Monday-Friday) and time (between 9am to 6pm) for making telephone calls to the Qualified Applicant. The Organiser shall not be liable or responsible for any calls which are (i) not completed or are disconnected for any reasons whatsoever; or (ii) not answered or cannot proceed due to the unavailability of the Qualified Applicant at the appointed date and time, or for any other reason whatsoever.

7. Selection Process

7.1. The Organiser shall determine the recipients of the Promotion Gifts in accordance with the Qualified Applicant's fulfilment of the award conditions set out in Clause 6.5.

7.2. Upon confirmation that an applicant has satisfied the eligibility criteria set out in Clause 2, the Bank may require up to sixty (60) days to update and finalise the list of Qualified Applicants (the "**Qualified Applicants List**"), which shall thereafter be provided to the Organiser on a periodic basis for the purpose of determining the applicable Promotion Gift categories in accordance with Clause 6.5.

7.3. Upon receipt of the finalised Qualified Applicants List following the conclusion of the Promotion Period, the Organiser shall require up to three (3) weeks to process such list, after which the Promotion Gift claim instructions shall be issued to the Qualified Applicants via email.

7.4. Qualified Applicants shall be responsible for ensuring that all information submitted for the Promotion Gift claim is accurate, complete and up-to-date for the purpose of Promotion Gift redemption and delivery.

7.5. The Organiser and the Bank reserve the right, at their absolute discretion and subject to the availability of the Promotion Gifts, to verify a Qualified Applicant's compliance with the eligibility criteria and award conditions, and to determine and finalise the recipients and applicable Promotion Gift categories in accordance with Clause 6.5.

7.6. All decisions made by the Organiser and the Bank in relation to eligibility for and the award of the Promotion Gifts shall be final, binding and conclusive, and no correspondence, appeal or objection in respect thereof shall be entertained.

8. Gift Fulfilment

8.1. The Organiser shall be responsible for the fulfilment of the Promotion Gifts to all Qualified Applicants. Each Qualified Applicant will be notified of his or her entitlement to the Promotion Gifts via email from the Organiser within 5 months following the conclusion of the Promotion Period. The email notification shall include the instructions for claiming the Promotion Gift.

8.2. Each Qualified Applicant selected to receive a Premium Gift shall be required to complete and submit, within 60 days from the date of the notification email, such claim information and supporting details as may be reasonably required by the Organiser for the purposes of verification and delivery of the Premium Gift. The Organiser shall only proceed with the fulfilment of the Premium Gift upon receipt of complete claim details from the Qualified Applicant.

8.3. Failure by a Qualified Applicant to claim the Promotion Gifts in accordance with the manner and within the timeframe prescribed by the Organiser shall result in the forfeiture of the Promotion Gifts, without liability on the part of the Organiser or the Bank.

8.4. The email notification from the Organiser informing Qualified Applicants of their entitlement to the Promotion Gifts shall include instructions for claiming the Guaranteed Gift, which must be claimed strictly in accordance with the instructions prescribed by the Organiser.

8.5. A separate SMS or WhatsApp message notification will be sent to the Qualified Applicant's registered phone number, which shall include a ten (10)-digit Touch 'n Go eWallet reload PIN ("**Reload PIN**") issued by TNG Digital Sdn. Bhd. The Reload PIN may be redeemed to credit funds to a Touch n' Go eWallet account, and each Qualified Applicant shall ensure that he or she is a registered Touch 'n Go eWallet user in order to redeem and utilise the Reload PIN. Information and instructions on the redemption and reloading process may be found at the following links, as may be updated from time to time by the relevant service provider:
https://www.tngdigital.com.my/reloadpin-awareness
https://media.ringgitplus.com/s/pdf/campaigns/user-tnc.pdf

8.6. The validity period of the Reload PIN shall be specified in the SMS or WhatsApp message notification, upon the expiry of which the Reload PIN shall automatically lapse and cease to be valid. The Qualified Applicant shall be solely responsible for redeeming the Reload PIN within the validity period so specified.

8.7. The Reload PIN is not re-sellable, refundable, exchangeable, and cannot be replaced once redeemed. The Qualified Applicant shall be solely responsible for any damage, defaced, lost, stolen, and/or expiry of the Reload PIN. For the avoidance of doubt, no refund, exchange, replacement or reissuance of the Reload PIN shall be provided by the Organiser or the Bank under any circumstances whatsoever.

8.8. The Organiser and/or the Bank reserve the right to forfeit the Promotion Gift if the Qualified Applicant's Eligible Card is suspended, cancelled, or terminated for any reason whatsoever at any time prior to the fulfilment of the Promotion Gift.

8.9. Promotion Gifts are subject to availability. In the event of any unforeseen circumstances, the Organiser reserves the right, at its sole discretion and without prior notice, to substitute any Promotion Gift with an alternative gift of equivalent or greater value.

8.10. Promotion Gifts are strictly non-transferable, non-refundable, and non-exchangeable, whether for cash, credit, or any other goods, services, or benefits.

8.11. Each Qualified Applicant shall be responsible to claim his or her Promotion Gift from the Organiser on or before **30th June 2027** ("**Claim Period**"). The Organiser reserves the right to reject, disregard, or otherwise not entertain any claim submitted after the expiry of the Claim Period.

9. Definitions of Retail Spend

9.1. “Retail Spend” refers to transactions made using the Eligible Card for the purchase of goods and/or services, whether conducted locally or overseas (including transactions in foreign currency), and shall include Auto Debit/Recurring transactions, online purchases (including e-wallet and e-commerce transactions), Instalment Payment Plan (IPP) purchases, and Mail Order/Telephone Order transactions.

9.2. Retail Spend shall exclude the following transactions:

- Easy Payment Plan (EPP)
- Balance Transfer (BT)
- Call for Cash (CFC)
- Power Credit Cash Plus
- Outstanding Balance
- Auto Balance Conversion
- Cash Advance
- Finance Charge
- Annual Fee
- Late Payment Charge
- Reversal on Transaction
- Disputed Transaction
- Fraudulent Transaction
- Card Replacement Fee
- Service Tax
- Other Fees and Charges

10. Organiser's Discretion and Promotion Changes

Only applicants who have fully complied with and satisfied all requirements under this Terms and Conditions shall be eligible to receive a Promotion Gift. The Organiser reserves the right, at its sole discretion and without prior notice, to disqualify any applicant who fails to comply with the Terms and Conditions and/or who submits incomplete, inaccurate, or misleading information. The Organiser reserves the right to change the Promotion Period at any time. If the Promotion Period is revised, the number of gifts will be prorated according to the Promotion’s revised duration.

11. Use of Personal Data

By participating in this Promotion, the applicant consents to the collection, use, processing, and disclosure of his/her personal data by the Organiser and the Bank for the purposes of administering and managing the applicant's application for the Eligible Card, this Promotion, as well as for such other purposes to which the applicant has consented, including those set out in these Terms and Conditions, the applicable Personal Data and Information Notice, and Privacy Policy published on the Organiser's and the Bank's respective websites, as amended from time to time.

12. Acceptance of Terms and Conditions

12.1. By participating in this Promotion, each applicant agrees to be bound by these Terms and Conditions set out herein.

12.2. The Organiser reserves the right, at its sole discretion and without prior notice, to shorten, extend, suspend, cancel or terminate the Promotion at any time. Any such decision by the Organiser shall be final and binding, and shall not give rise to any claim, right, or entitlement to compensation by any applicant against the Organiser for any loss, damage, cost, or expense suffered or incurred, whether directly or indirectly, arising from or in connection with such shortening, extension, suspension, cancellation or termination of the Promotion.

12.3. All decisions made by the Organiser in relation to any aspect of the Promotion, including but not limited to eligibility, the award of the Promotion Gifts, and the type and category of any Promotion Gift, shall be final, conclusive, and binding under all circumstances. No appeal, enquiry, complaint or correspondence in respect thereof shall be entertained.

12.4. These Terms and Conditions shall be governed by and construed in accordance with the laws of Malaysia.

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