

TERMS AND CONDITIONS

OCBC Visa x Causeway Link Bus Fare Discount Promotion

Website-ready draft for Handal Indah / OCBC Visa Team review

At-a-glance

Eligible holders of a physical OCBC Visa card issued in Singapore may enjoy RM2.00 off per eligible Causeway Link cross-border bus fare transaction. Monthly maximum saving is RM4.00 per cardholder, subject to limits and quota availability.

RM2.00	RM4.00	Physical card only
discount per eligible transaction	monthly maximum saving	mobile wallets not eligible

Organised by Handal Indah Sdn Bhd (Company No. 199401001789 (287467-M)). In collaboration with Visa Worldwide Pte. Limited and OCBC Bank.

1. Promotion Summary

Item	Details
Discount	RM2.00 off per eligible bus fare transaction
Monthly saving limit	2 discounts per calendar month, total RM4.00 maximum saving
Daily limit	1 discount per campaign day
Campaign day	2:00 AM (0200H) to 1:59 AM (0159H) the following day
Eligible card	Physical OCBC Visa card issued in Singapore
Mobile wallet	Not eligible
No registration	No registration required
Eligible service	Causeway Link Singapore-Johor cross-border bus services
Campaign period	15 July 2026 to 31 December 2026
Basis	First-come, first-served; subject to quota availability

Important customer note

No registration is required. The discount is automatically applied at the onboard payment terminal when the Eligible Card, route, timing, cardholder limits, and campaign quota conditions are met.

2. Definitions

Term	Definition
Handal Indah / we / us / our	Handal Indah Sdn Bhd (Company No. 199401001789 (287467-M)), the operator of Causeway Link bus services.
Campaign	The OCBC Visa x Causeway Link Bus Fare Discount Promotion.
Campaign Period	15 July 2026 to 31 December 2026, both dates inclusive, or until the Campaign Rebate is fully utilised, whichever occurs first.
Cardholder	A holder of a physical OCBC Visa card issued in Singapore.
Eligible Card	A valid physical OCBC Visa card issued in Singapore.
Eligible Bus Service	Causeway Link Singapore-Johor cross-border bus services listed on the official Causeway Link website.
Eligible Transaction	A successful bus fare payment made using an Eligible Card on an Eligible Bus Service.
OCBC	Oversea-Chinese Banking Corporation Limited.
Visa	Visa Worldwide Pte. Limited.

3. Campaign Mechanics

3.1 Campaign Discount

During the Campaign Period, eligible Cardholders may receive RM2.00 discount on eligible Causeway Link cross-border bus fare transactions when payment is made using a physical OCBC Visa card issued in Singapore.

The discount applies to both directions of travel: Singapore to Johor / Johor Bahru, and Johor / Johor Bahru to Singapore.

3.2 Campaign Period

The Campaign runs from 15 July 2026 to 31 December 2026, or has been fully utilized, whichever occurs first.

3.3 Discount Limits and Quotas

Limit Type	Details
Per Cardholder - Daily Limit	One (1) discount per campaign day
Per Cardholder - Monthly Limit	Two (2) discounts per calendar month, total RM4.00 maximum saving

3.4 Campaign Day Definition

For the purpose of this Campaign, one campaign day is defined as the period from 2:00 AM (0200H) to 1:59 AM (0159H) the following day.

Example: A transaction made at 1:30 AM belongs to the campaign day that started at 2:00 AM on the previous calendar date. A transaction made at 2:30 AM belongs to the new campaign day that starts at 2:00 AM.

3.5 First-Come, First-Served Basis

The discount is subject to the monthly cap and total Campaign Rebate. Once the monthly allocation or total Campaign Rebate is fully utilised, the discount will no longer be available for the remainder of that month or the Campaign Period, as applicable.

4. Eligibility

To qualify for the discount, the Cardholder must:

- Use a valid physical OCBC Visa card issued in Singapore;
- Tap the physical card at the onboard payment terminal;
- Travel on an Eligible Bus Service;
- Complete a successful payment transaction;
- Not exceed the applicable daily and monthly campaign limits.

The discount is automatically applied at the point of payment, subject to system availability, eligibility validation, and remaining campaign quota.

5. Eligible Bus Routes

The Campaign applies to Causeway Link Singapore-Johor cross-border bus services listed on the official Causeway Link website:

<https://www.causewaylink.com.my/routes-schedules/singapore-cross-border-bus/>

For illustration purposes, eligible routes include, but are not limited to, the following:

Route	Route Detail
CW1	CIQ 1st Link <-> Kranji MRT
CW2	CIQ 1st Link <-> Queen Street
CW3	Perling Mall <-> Jurong East Interchange
CW3L	Perling Mall <-> CIQ 2nd Link
CW3S	Terminal TUTA <-> CIQ 2nd Link
CW4	Pontian <-> Gelang Patah <-> Jurong East
CW4S	Sutera Mall <-> Gelang Patah <-> Jurong East
CW4G	GP Sentral <-> CIQ 2nd Link
CW5	CIQ 1st Link <-> Newton Circus
CW6	Perling Mall <-> Boon Lay
CW7	CIQ 2nd Link <-> Tuas
CW7L	CIQ 2nd Link <-> Mall of Medini / Legoland
CWL	Larkin Terminal <-> CIQ 1st Link
FC1	Forest City Gallery <-> CIQ 2nd Link
CW7P	Puteri Harbour <-> CIQ 2nd Link

Route reference note

The above route list is for reference only. Routes, stops, schedules, service availability, route names, and operating arrangements may be updated from time to time. The final and official eligible route list shall refer to the Causeway Link website above.

6. Exclusions and Restrictions

Exclusion	Details
Mobile wallets	Apple Pay, Google Pay, Samsung Pay, or any mobile wallet / contactless phone payment.
Virtual cards	Any virtual or digital card payment, even if linked to an OCBC Visa account.
Non-Singapore issued cards	OCBC Visa cards issued outside Singapore.
Non-Visa cards	OCBC Mastercard, UnionPay, or any other non-Visa card.
Non-eligible routes	Routes not listed under Causeway Link Singapore cross-border bus services.
Failed / reversed transactions	Transactions declined, unsuccessful, reversed, cancelled, refunded, or not successfully processed.
Non-bus payments	Any payment that is not for eligible bus fare.

Exclusion	Details
Exceeded limits / quota	Transactions after the cardholder limit, monthly cap, or total rebate pool has been fully utilised.

The discount cannot be exchanged for cash, transferred, refunded, or combined with other promotions unless expressly permitted by Handal Indah in writing.

7. Discount Application

The RM2.00 discount will be automatically applied at the onboard payment terminal when all eligibility conditions are met.

The discount is subject to Eligible Card validation, available monthly campaign allocation, available total Campaign Rebate, successful payment processing, terminal availability, and system availability.

Where the bus fare is lower than RM2.00, the discount shall not exceed the actual fare payable. No cash balance, refund, credit, or replacement benefit will be given.

8. Cardholder Responsibilities

Cardholders are responsible for ensuring that:

- Their physical OCBC Visa card is valid, active, and in good standing;
- The card has sufficient funds or credit limit;
- They tap the correct physical card at the onboard payment terminal;
- They do not use mobile wallet, virtual card, or non-eligible payment methods;
- They check the fare amount and transaction status at the terminal where available.

Handal Indah shall not be liable if the discount is not applied due to ineligible card use, exceeded limits, exhausted quota, failed transaction, technical issues, or use on a non-eligible route.

9. Reports, Records and Data

Handal Indah may maintain records of Eligible Transactions for the purpose of administering the Campaign.

Cardholders acknowledge that transaction data may be used or shared with Visa and OCBC for campaign tracking, reconciliation, reporting, audit, and fraud prevention purposes.

Personal data shall be handled in accordance with applicable data protection laws and Handal Indah's Privacy Policy.

10. Customer Service

10.1 Contact Handal Indah / Causeway Link for

- Campaign mechanics;
- Discount not applied;
- Eligible routes and schedules;
- Bus fare and terminal-related issues.

Contact Method	Details
Email	feedback@causewaylink.com.my
Hotline	+607-360 2244
Website	https://www.causewaylink.com.my

10.2 Contact OCBC Bank for

- Card issuance, activation, replacement, or blocking;
- Bank declines or card account status;
- Fraud or unauthorised transactions;
- Statement-related matters.

Cardholders should contact OCBC Bank through OCBC's official customer service channels.

11. Modification, Suspension and Termination

Handal Indah reserves the right to amend, suspend, or terminate the Campaign at any time without prior notice.

Where reasonably practicable, material changes will be communicated through official channels, including the Causeway Link website or social media platforms.

If the Campaign Rebate is fully utilised before the end of the Campaign Period, the Campaign may end earlier.

12. Force Majeure

Handal Indah shall not be liable for any delay, failure, or disruption caused by events beyond its reasonable control, including but not limited to natural disasters, war, terrorism, civil unrest, public health emergencies, border closures, government restrictions, labour disputes, power failure, network disruption, system failure, or payment system / card network disruption.

13. No Warranty and Limitation of Liability

To the fullest extent permitted by law, Handal Indah makes no representations or warranties, express or implied, regarding the continuous availability, accuracy, or completeness of any information relating to the Campaign.

To the fullest extent permitted by law, Handal Indah shall not be liable for any indirect, incidental, special, punitive, or consequential loss arising from or in connection with the Campaign.

Handal Indah does not guarantee continuous availability of the Campaign discount, which remains subject to eligibility, quota, route availability, terminal availability, and successful transaction processing.

14. Governing Law and Dispute Resolution

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

Any dispute arising from or in connection with these Terms and Conditions shall be subject to the jurisdiction of the courts of Malaysia.

15. Severability

If any provision of these Terms and Conditions is held to be invalid, void, or unenforceable by any court of competent jurisdiction, such provision shall be deemed deleted, and the remaining provisions shall continue in full force and effect.

16. Entire Agreement

These Terms and Conditions constitute the entire agreement between Handal Indah and the Cardholder with respect to the Campaign and supersede all prior oral or written representations, understandings, or agreements relating to the Campaign.

17. Contact Information

Item	Details
Organiser	Handal Indah Sdn Bhd
Company No.	199401001789 (287467-M)
Address	23, Jalan Firma 2, Kawasan Perindustrian Tebrau IV, 81100 Johor Bahru, Johor, Malaysia
Email	feedback@causewaylink.com.my
Hotline	+607-360 2244
Website	https://www.causewaylink.com.my
Eligible Routes Reference	https://www.causewaylink.com.my/routes-schedules/singapore-cross-border-bus/

Publication note

These Terms and Conditions are subject to final review and confirmation by Handal Indah, Visa, and OCBC Bank before publication.