

Terms and Conditions for Renovation Loan Promotion**A. General**

1. A customer is only qualified to participate in this Promotion if the following conditions are met:
 - (a) the customer must have submitted his/her application to OCBC Bank for a Renovation Loan between 1 October and 30 November 2016, both dates inclusive (the "Promotion Period");
 - (b) such Renovation Loan must be approved by OCBC Bank at the loan amount of at least S\$15,000;
 - (c) the approved Renovation Loan must be disbursed between 1 October and 31 December 2016; and
 - (d) the customer must have a valid Singapore mailing address.
2. The decision of OCBC Bank on all matters relating to the Promotion is final, conclusive and binding on all participants and no correspondences will be entertained. In the event of any inconsistency between these terms and conditions and any brochure, marketing or promotional material relating to the Promotion, these terms and conditions shall prevail.
3. OCBC Bank reserves the right to terminate or suspend the Promotion and/or add to, delete, change or vary these terms and conditions at any time or from time to time without notice.
4. No request to replace the redemption letter will be entertained if the redemption letter is lost, expired or damaged.
5. All participants in the Promotion irrevocably permit and authorise OCBC Bank to disclose, reveal and divulge information regarding the customer and the account to any person (including but not limited to the parties involved in organising, promoting and conducting the Promotion) as OCBC Bank deems fit for the purpose of the Promotion.
6. These terms and conditions shall be governed by the laws of Singapore and the participants in the Promotion irrevocably submit to the non-exclusive jurisdiction of the courts of Singapore. A person who is not a party to any agreement governed by these terms and conditions shall have no right under the Contracts (Rights of Third Parties) Act (Cap 53B) to enforce any of these terms and conditions.

B. Robinsons Voucher

1. If an eligible customer satisfies the conditions stated in Clause A(1) above, such eligible customer is entitled to receive Robinsons voucher(s) worth S\$50. Customers will be notified by post to their latest mailing address registered with OCBC.
2. Voucher(s) are not exchangeable for cash or other items and the terms and conditions of the voucher(s) apply. Validity period stated on the voucher(s) are non-extendable.
3. OCBC Bank reserves the right to replace the voucher(s) with any item of similar value without notice.
4. No request to replace the voucher(s) will be entertained if the voucher(s) is lost, expired or damaged.
5. OCBC Bank reserves the right to reclaim the voucher(s) in the event of a cancellation of the renovation loan for any reason within twelve (12) months of application. Customer will bear all costs and expenses incurred in relation to such cancellation. OCBC Bank reserves the right to debit any account of the customer with OCBC Bank for the value of the voucher(s) without notice.