

TERMS AND CONDITIONS GOVERNING THE EASICREDIT MOVIE VOUCHERS GIVEAWAY PROGRAM

1. The EasiCredit Movie Vouchers Giveaway Program ("Promotion") is valid from 28 November 2014 to 31 January 2015 ("Promotion Period").
2. To participate in this Promotion, SMS <GV> <Your NRIC> to 72222 by 31 January 2015.
3. To be eligible for this Promotion:
 - (i) customers have to use a minimum of S\$1,000 on the EasiCredit account through ATM withdrawals/ issuance of cheque/ online banking or ATM funds transfer by 31 January 2015 and maintain a minimum balance of S\$1,000 for one month;
 - (ii) usage amount is subject to prevailing interest rate of 19.98% p.a. (or such other interest rate applicable to you). Effective interest rate is subject to compounding if the monthly interest charges are not repaid in full. Usage amount from the credit balance in your EasiCredit account does not qualify.
4. A pair of GV Movie Money vouchers ("Gift") will be given out to the first 500 EasiCredit customers ("Eligible customers"), whilst stocks last.
5. This offer is limited to one Gift per Eligible customer.
6. The visual and brand shown are solely for illustration purposes only.
7. The eligibility of each customer to receive the Gift shall be determined at the absolute discretion of OCBC.
8. A redemption letter or SMS notification will be sent to the 500 Eligible customers by 31 March 2015.
9. The Gift is not exchangeable for cash or other items. OCBC reserves the right at its sole and absolute discretion to replace any gift with any item(s) of similar value. OCBC shall not be responsible for the quality, merchantability or the fitness for any purpose or any other aspect of any gift. Notwithstanding anything herein, OCBC shall not at any time be responsible or held liable for any defect or malfunction in any gift, and/or for any loss, injury, damage or harm suffered or incurred by or in connection with the use of any gift by any person.
10. OCBC reserves the right to terminate the promotion or waive/vary/amend any of these terms and conditions without notice. The decision of OCBC on all matters relating to this offer shall be final and binding.
11. These Terms & Conditions shall be governed by and construed in accordance with the laws of Singapore and all customers hereby submit to the non-exclusive jurisdiction of the courts of Singapore.
12. A person who is not a party to any agreement governed by these Terms & Conditions has no right under the Contracts (Rights of Third Parties) Act Cap 53B to enforce any of these Terms & Conditions.