

Terms & Conditions of the OCBC Mighty Savers® BYKidO Promotion (the “Promotion”)**Eligibility Criteria**

1. This is a one-time promotional offer for customers who:
 - (a) hold an existing OCBC Child Development Account with OCBC Bank; and
 - (b) sign up for an OCBC Mighty Savers® Account jointly with their child by 30 April 2019.
2. Customers who already have an existing OCBC Mighty Savers® Account, or any account under the OCBC Mighty Savers® Programme (see Appendix 1), will not be eligible for the Promotion.
3. Customers who fulfil the conditions set out in clauses 1 to 2 above shall be entitled to receive [one (1) BYKidO Pass] (the “Gift”).

Redemption gift

4. Customers who are eligible for the Promotion:
 - (a) will be notified via SMS by 31 May 2019 if they are eligible for the Promotion; and
 - (b) will receive information on the Gift redemption process by 15 June 2019 as follows:

Date	Communications
By 31 May	Eligible customer will be notified via SMS
By 30 Jun	Eligible customer will receive information via SMS/electronic direct mail (“eDM”) on the redemption process

All communications (SMS and eDM) will be sent to the phone number or email address registered in OCBC Bank’s records for the OCBC Mighty Savers Account opened by the customer.

5. Customers are entitled to receive a maximum of one Gift by participating in the Promotion, whilst stocks last.

General

6. The gifts available under this Promotion cannot be exchanged for cash, credit or other benefits. OCBC Bank shall have the right to substitute the Gift with an item of similar value.
7. OCBC Bank shall not be responsible for the quality of the gift items. We will not be responsible or held liable for any damages to or fault in any voucher, or for any loss, injury or harm any person suffers in connection with using the gifts.
8. We will not be responsible or liable for any loss or damage whatsoever arising directly or indirectly howsoever in connection with or as a result of the Promotion or the redemption process.
9. We have the right to end this Promotion or change any terms and conditions at any time without giving you notice. This includes changing the rules relating to who is eligible for the Promotion and the dates of the Promotion.
10. Our decision on all matters relating to the Promotion will be final and binding on all participants. If there is any difference between these terms and conditions and any brochure, marketing or promotional material relating to this Promotion, these terms and conditions will prevail.
11. The laws of Singapore apply to these terms and conditions, and any disputes between you and us will be dealt with in the courts of Singapore. A person who is not a party to any agreement governed by these terms and conditions does not have the right under the Contracts (Rights of Third Parties) Act (Cap 53B) to enforce any of these terms and conditions.

Appendix 1

Accounts under the OCBC Mighty Savers® programme are as follows:

Product Name	Remarks
Mighty Savers Account	Opened by a Qualifying Child in joint name with parent or legal guardian
Monthly Savings Account	Opened by a Qualifying Child in joint name with parent or legal guardian
Young Savers Account	Opened by a Qualifying Child in his/her sole name or in joint name with a parent or legal guardian
Passbook Savings Trust	Opened by an Eligible Person in-trust-for a Qualifying Child
Statement Savings Trust	Opened by an Eligible Person in-trust-for a Qualifying Child
School Savings Account	Opened by an Eligible Person in-trust-for a Qualifying Child