

## Terms & Conditions Governing the OCBC Pay Anyone Contest

1. The OCBC Pay Anyone Contest (the "Contest") is open only to individual customers - who maintain personal current and/or savings accounts with Oversea-Chinese Banking Corporation Limited ("OCBC Bank") in Singapore, and have access to OCBC Bank Internet/Mobile Banking ("OCBC Bank Online Banking"). For the avoidance of doubt, corporate and business accounts customers are not eligible to participate in this Contest.
2. To participate in the Contest, a customer has to:
  - a) successfully log in to their personal current and/or savings account(s);
  - b) successfully send fund(s), minimum \$1.00, using the Pay Anyone™ feature on the OCBC Mobile Banking application ("Qualifying Transaction");
  - c) fund(s) must be successfully sent and received between 30 May 2014 and 30 June 2014, both days inclusive ("Qualifying Period"); and
  - d) Recipient ("Qualifying Recipient") must not be the same person as the person who made the transfer over the duration of the Qualifying Period.
3. A Qualifying Transaction has to be made to a unique Qualifying Recipient via Facebook contact, email address or mobile number to be considered 1 Pay Anyone transfer in the Contest. The second and subsequent Pay Anyone transfer(s) to the same recipient using the same contact detail will not be considered. For avoidance of doubt, a second and subsequent Pay Anyone transfer(s) to the same recipient using a different contact detail will be considered as a separate Qualifying Transaction.
4. Customers who make the most number of Pay Anyone transfers that fulfil the criteria stated in paragraphs 2 and 3 will win and be eligible to receive the following prizes:
  - Top 2 customers win \$1,000 each
  - Subsequent 50 (top 3 to 52) customers win \$100 eachEach customer can only win once.
5. The prizes will be credited into the OCBC Bank current and/or savings account used to make the transfer in the form of cash rebates. Prizes are non-exchangeable.
6. Only customers who have won will be notified and they will be notified via SMS, email or notification letter 3 months after the end of the contest. Customers who closed any OCBC Bank current and/or savings account(s) within three (3) months prior and after the Qualifying Period are not eligible.
7. All employees of OCBC Bank, its subsidiaries, their immediate family members, employees of any partners, sponsors and agencies (including, without limitation, any external auditor(s) and advertising agencies) who are involved in organising the Contest as determined by OCBC Bank, shall not be eligible for the Contest.
8. OCBC Bank reserves the right to suspend, withdraw or terminate the Contest at any time without notice. OCBC Bank shall not be liable to any person for any loss or damage arising in connection with the Contest, including without limitation, any error in computing and chances, any breakdown or malfunctions in any computer systems or equipment. Without prejudice to the generality of the foregoing, OCBC Bank assumes no responsibility for lost, late, misdirected, damaged, incomplete, illegible and/or postage-due mail.
9. The decision of OCBC Bank on all matters relating to the Contest and these terms and conditions shall be final, binding and conclusive on all participants, including without limitation, any decision on the eligibility of any person or cancellation or suspension of the Contest. Subject to and without prejudice to the generality of the foregoing, OCBC Bank's record of the entries, allocated chances and/or any decision made in connection with the Contest shall be final, binding and conclusive for all purposes. No correspondence or appeal will be entertained.
10. In the event of any inconsistency between these terms and conditions and any brochure, marketing or promotional materials relating to the Contest, these terms and conditions shall prevail.
11. OCBC Bank may at any time at its sole and absolute discretion, without notice or assigning any reasons therefore, delete, vary, supplement, amend or modify any one or more of these terms and conditions in such manner as OCBC Bank shall think fit, including without limitation, the eligibility of any customer, the bases and methods of identification of Eligible Customers and any dates in connection with the Contest. OCBC Bank shall not, to the extent permitted by law, be liable for any claims, costs, expenses, loss or damage suffered by any person as a result of the aforementioned matters or arising from these terms and conditions or the Contest or the reward.

12. All customer contact details provided pursuant to the Contest may be used by OCBC Bank in its sole discretion for future marketing related programs. Without prejudice to these terms and conditions, all participants in the Contest expressly and irrevocably permit and authorise OCBC Bank to disclose, reveal and divulge information regarding their particulars to the parties involved in organising, promoting and conducting the Contest.
13. These terms and conditions shall be governed by the laws of Singapore and the participants in the Contest irrevocably submit to the non-exclusive jurisdiction of the courts of Singapore.
14. A person who is not a participant of this Contest shall have no right under the Contracts (Rights of Third Parties) Act (Cap 53B) to enforce any of these terms and conditions.