

## Terms & Conditions Governing the OCBC Pay Anyone™ Lucky Draw

1. The OCBC Pay Anyone™ lucky draw (the “Draw”) is open only to individual customers who maintain personal current and/or savings accounts with Oversea-Chinese Banking Corporation Limited (“OCBC Bank”) in Singapore. For the avoidance of doubt, OCBC corporate and business accounts customers are not eligible to participate in the Draw.
2. “Eligible Customer” refers to the person who meets all of the following criteria:
  - a. Singapore citizen or Singapore permanent resident;
  - b. Sixteen (16) years or above;
  - c. Made at least one Qualifying Transaction (defined below) via OCBC Mobile Banking app, Siri or iMessage with OCBC Pay Anyone™ AND
  - d. is not otherwise ineligible or disqualified under these terms and conditions.
3. By participating in this Draw, all Eligible Customers shall be deemed to agree to abide by and be bound by these Terms and Conditions and the decisions of OCBC Bank concerning this Draw.
4. To participate in the Draw:
  - a. A customer has to transfer funds using OCBC Pay Anyone™ to a Qualifying Recipient (defined below) from their OCBC personal current and/or savings account(s), minimum S\$1.00 per transaction, via OCBC Mobile Banking app/ Siri/ iMessage (“Qualifying Transaction”)
  - b. The Qualifying Transactions must be sent successfully between 14 November 2016, 0000hr and 12 December 2016, 2359hr (“Promotion Period”), both dates inclusive.
  - c. There are 2 periods for the Draw.  
**Period 1:** 14 November 2016, 0000hr to 28 November 2016, 2359hr  
**Period 2:** 29 November 2016, 0000hr to 12 December 2016, 2359hr
  - d. The recipient/payee (“Qualifying Recipient”)’s mobile number must not be the sender/payer’s mobile number.
  - e. In each period, Eligible Customers must make at least one Qualifying Transaction to be eligible for the Draw.
  - f. The Qualifying Transaction performed in each period is only eligible to stand a chance for that period. Example: If a Qualifying Transaction is made on 28 November 2016, 0900hr, it will stand a chance to win during Period 1.
  - g. Eligible Customers must not close their savings or current account used in the Qualifying transactions during or 30 days after the Draw.

5. "Day" means the period commencing on 0000 hours on a day in Singapore and ending on 2359 hours on the same day. All dates and time in these terms and conditions refer to dates and time in Singapore.
6. The date and time of a relevant Qualifying Transaction shall be conclusively determined with reference to the date and time of authorization for the Qualifying Transaction as recorded by OCBC Bank.
7. There is no limit in the number of Qualifying Transactions that an Eligible Customer may make in a Day.
8. Eligible Customers who fulfil these terms and conditions will stand a chance to win the Prize.
9. A total of four (4) Eligible Customers who fulfil these terms and conditions will be chosen to win S\$1,000 cash-back each (the "Prize"), comprising two (2) winners from Period 1 and two (2) winners from Period 2. All winners will be notified within 14 days after each period ends.
10. An Eligible Customer is only eligible to win one Prize during the Promotion Period.
11. Prizes are non-exchangeable and non-negotiable.
12. All Winners, by participating in the Draw, expressly and irrevocably permit OCBC Bank to contact them regarding the Prize collection.
13. Effort will be made to contact each potential Prize Winner one (1) time via SMS or email or Direct Mailer and such means as it deems appropriate in its sole discretion via the contact details that are registered with the Bank.
14. The Prize will be credited into the OCBC savings or current account used for the Qualifying Transaction before 31 December 2016.
15. All Prizes shall be claimed in Singapore in accordance to the claim procedures set out in these Terms and Conditions.
16. The right to claim a Prize is strictly personal to the winning Eligible Customer of the Prize and cannot be assigned to another person or otherwise transferred in whole or in part.
17. All employees of OCBC Bank, its subsidiaries, employees of any partners, sponsors and agencies (including, without limitation, any external auditor(s) and advertising agencies) who are involved in organising the Draw as determined by OCBC Bank, shall not be eligible for the Draw.
18. OCBC Bank reserves the right to suspend, withdraw or terminate the Draw at any time without notice. OCBC Bank shall not be liable to any person for any loss or damage arising in connection with the Draw, 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.

19. The decision of OCBC Bank on all matters relating to the Draw 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 Draw. 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 Draw shall be final, binding and conclusive for all purposes. No correspondence or appeal will be entertained.
20. In the event of any inconsistency between these terms and conditions and any brochure, marketing or promotional materials relating to the Draw, these terms and conditions shall prevail.
21. 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 Draw. 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 Draw or the reward.
22. All customer contact details provided pursuant to the Draw 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 Draw 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 Draw.
23. These terms and conditions shall be governed by the laws of Singapore and the participants in the Draw irrevocably submit to the non-exclusive jurisdiction of the courts of Singapore.
24. OCBC Bank shall have the right to disqualify such Eligible Customer from the Draw and to forfeit any Prize that such Prize winner may win and such Prize winner shall thereupon have no right to participate in the Draw and/or, if applicable, to claim or retain the Prize. If such Prize winner collects a Prize but fails to abide by and be bound by these Terms and Conditions and the decisions of OCBC Bank concerning this Draw, he/she shall be required to return the Prize.
25. A person who is not a participant of this Draw shall have no right under the Contracts (Rights of Third Parties) Act (Cap 53B) to enforce any of these terms and conditions.