

Terms and Conditions Governing the OCBC 360 Account Exclusive Promotion (the “Promotion”)

1. Eligibility

1.1 The Promotion commences on 1 September 2019 and ends on 31 October 2019 (or such date(s) as may be determined by OCBC Bank in its absolute discretion) (“Promotion Period”).

1.2 This Promotion is only open to existing OCBC Bank customers who:

- (a) have received a short message service (“SMS”) or electronic direct mailer inviting them to participate in this Promotion; and
- (b) are new OCBC 360 Account holders who did not hold any OCBC 360 Account as a primary account holder and / or have any salary crediting arrangement with OCBC Bank from 1 January 2019 up to the point of their application for the Eligible Account (as defined in clause 1.3 below)

(the “Eligible Customer”).

1.3 An “Eligible Account” refers to an OCBC 360 Account opened online via MyInfo or at openaccount.ocbc.com during the Promotion Period.

1.4 “Promotional Gift” refers to a S\$150 cash credit.

2. Promotion mechanics

2.1 The first 500 Eligible Customers who fulfil the following (each a “Qualified Customer”):

- A. Open an Eligible Account; and
- B. Upon fulfilling (A), successfully credit their salary of at least S\$2,000 per calendar month via GIRO with the transaction description “GIRO-SALARY” into their Eligible Account for at least 2 consecutive months, with the first salary credit to the Eligible Account to be made by 31 December 2019 (the “Eligible Transaction”); shall be entitled to a Promotional Gift.

3. Award of Promotional Gift

3.1 Each Qualified Customer shall only be entitled to 1 Promotional Gift throughout the Promotion Period.

3.2 We will notify Qualified Customers of their eligibility for the Promotional Gift by SMS (or any other means we deem fit) and credit the Promotional Gift into the Eligible Account within 8 weeks from the date of fulfilment of the Eligible Transaction.

3.3 The eligibility of a customer to receive the Promotional Gift shall be determined at the absolute discretion of OCBC Bank.

- 3.4 The Promotional Gift is not exchangeable for cash or otherwise; however, OCBC Bank reserves the right to substitute the Promotional Gift with any other prize/gift, and will not be liable to any person for any claims, costs, expenses, loss or damage suffered by any person as a result of the aforementioned matters.
- 3.5 OCBC Bank shall not be responsible for the quality, merchantability or the fitness for any purpose or any other aspect of any Promotional Gift. Notwithstanding anything herein, OCBC Bank shall not at any time be responsible or held liable for any defects in any Promotional Gift, and/or for any loss, damage or harm suffered or incurred by or in connection with the use of any Promotional Gift by any person.
- 3.6 If any customer is subsequently discovered to be ineligible to participate in the Promotion or to receive the Promotional Gift, OCBC Bank reserves the right to (i) forfeit or withdraw the Promotional Gift at any time; or (ii) (where the Promotional Gift has been redeemed) reclaim the corresponding Promotional Gift or request the relevant customer to repay to or compensate OCBC Bank the value of the corresponding Promotional Gift at any time, and OCBC Bank shall have the right to debit the value of the corresponding Promotional Gift plus any goods and services tax or such other amount as it deems fit from the account(s) of the customer. No person shall be entitled to any payment or compensation from OCBC Bank should any Promotional Gift be forfeited or withdrawn, if any Promotional Gift is reclaimed by OCBC Bank, or if a customer is asked to repay to or compensate OCBC Bank the value of the Promotional Gift for whatsoever reasons.

4. General

- 4.1 This Promotion is not valid with any other offers or promotions unless otherwise stated.
- 4.2 OCBC Bank reserves the right to waive, vary or amend any of these terms and conditions without notice. The decision of OCBC Bank on all matters relating to this Promotion shall be final and binding.
- 4.3 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.
- 4.4 These terms and conditions shall be governed by the laws of Singapore and the participants irrevocably submit to the nonexclusive jurisdiction of the courts of Singapore.
- 4.5 A person who is not a party to any agreement governed by these terms and conditions shall have no right under the Contracts (Right of Third Parties) Act (Cap 53B) to enforce any of these terms and conditions.