

Terms and conditions governing the STACK Sign-Up Rewards Campaign – January 2020
("Promotion")

Promotion Period

1. The "Promotion Period" is defined as the period from 17 January 2020 till 16 February 2020, (both dates inclusive), or such other date(s) as may be determined by OCBC Bank in its sole and absolute discretion from time to time without prior notice ("Promotion Period").

Eligibility

2. You are eligible to take part in the Promotion ("Eligible Customers") if:
 - (a) You are an existing OCBC Customer;
 - (b) You are not an existing STACK member;
 - (c) You are among the first 1,000 to sign up for your STACK membership during the Promotion Period; and
 - (d) You have received a direct communication via SMS or any other formats from OCBC to notify you about the Promotion.

Rewards

3. The first 1,000 Eligible Customers will receive a S\$10 Lazada e-voucher ("Voucher").
4. The Voucher will be sent via SMS by sender name: UNIQQIFT, to the registered mobile number linked to your STACK account in accordance with the table set out below:

You signed up for STACK account during:	Date you will receive your Voucher:
17 Jan – 31 Jan 2020	By 14 Feb 2020
1 Feb – 16 Feb 2020	By 28 Feb 2020

5. Each Eligible Customer can only receive one Voucher.
6. If you are eligible to receive the Voucher, you will receive the Voucher via SMS by the respective dates stated in the table in Clause 4.

Voucher

7. To use the Voucher, simply copy and paste the 'Voucher Number' as the promo code at the checkout page.
8. Voucher is applicable on lazada.sg, Lazada iOS or Lazada Android App only.
9. Voucher is not applicable for Digital Goods, Toddler Formula (0-12mths) and Gold SKUs.
10. Voucher is not applicable for RedMart products.
11. Voucher is not applicable for over the counter (OTC) medicine and delivery charges.
12. Voucher is not applicable for payment via PayPal and over-the-phone purchases.
13. Voucher may be used for a single transaction only.
14. Voucher code must be entered before payment.
15. Voucher cannot be exchanged for cash or be used in conjunction with any other promotion, voucher, coupon, code, rebate, privilege, or offer, including but not limited to discounted sale items, unless otherwise stated. Any unused balance at expiry will not be refunded.
16. Voucher expires on 31 March 2020 Singapore Time. Voucher cannot be replaced if expired.
17. OCBC Bank reserves the right to substitute the Voucher with another gift of a similar value without prior notice, should there be any unforeseen circumstances.
18. Lazada reserves the right to cancel suspicious orders without prior notice. This includes voucher abuse, including vouchers redeemed using multiple accounts or multiple checkouts associated with the same customer or group of customers; and vouchers used in bad faith (resold vouchers, and vouchers used by customers to purchase products for reselling).
19. Lazada's Terms and Conditions apply. For the complete details of Lazada's Terms and Conditions, please visit <https://www.lazada.sg/helpcenter/>

General

20. Voucher is issued by Option Gift Pte Ltd which owns the registered trademark UNIQQIFT. Accordingly, even if Voucher incorporates the "STACK" mark, logo and/or other marks and logos of OCBC, OCBC is not responsible for any issue that arises in connection with the redemption and/or use of the Voucher and shall not be responsible or held liable for any loss, injury, damage or harm suffered or incurred by or in connection with the redemption



or use of the Voucher by any person.

21. OCBC Bank reserves the right at its absolute discretion to terminate the Promotion or vary, delete or add to any of these terms and conditions at any time without notice including without limitation, the eligibility of the customer and the dates of the Promotion.
22. You allow us to reveal information about you or your account to any person (including the people involved in organising, promoting and carrying out the Promotion) as we see fit.
23. OCBC Bank's decisions on all matters relating to the Promotion shall be final and binding on all participants. No correspondence or appeal shall be entertained by OCBC Bank. In the event of any inconsistency between these terms and conditions and any marketing or promotional material relating to the Promotion, these terms and conditions shall prevail.
24. These terms and conditions shall be governed by the laws of Singapore and each participant in the promotion irrevocably submits to the non-exclusive jurisdiction of the courts of Singapore. A person who is not a party to any agreement governed by these terms and conditions shall have no right under the Contracts (Rights of Third Parties) Act (Cap 53B) to enforce any of these terms and conditions.