

Terms & Conditions Governing the OCBC Pay It Your Way Draw

1. The OCBC Pay It Your Way 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, corporate and business accounts customers are not eligible to participate in the Draw.
2. To participate in the Draw:
 - a) a customer has to log in successfully to their personal current and/or savings account(s), and complete any of the following transactions, minimum S\$10 per transaction, via OCBC Online Banking or OCBC Mobile Banking ("Qualifying Transaction"):
 - transfer funds using OCBC Pay Anyone™ to a Qualifying Recipient (defined below)
 - pay any OCBC Bank and/or other bank's credit card bill
 - pay any bill (excluding payments to Inland Revenue Authority of Singapore)
 - b) the Qualifying Transactions must be successfully completed, i.e. paid by payer and collected by payee (where applicable), between 1 November 2014 and 31 December 2014 ("Promotion Period"), both dates inclusive; and
 - c) the recipient/payee ("Qualifying Recipient") must not be the sender/payer.
3. Each Qualifying Transaction is automatically awarded 1 chance in the Draw. At the end of the Promotion Period, 30 customers ("Winners") will be randomly drawn and will be eligible to receive S\$1,000 each (the "Prize").
4. Each customer can only win once.
5. The Prize will be credited into each Winner's OCBC Bank current and/or savings account used to make the transfer. 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 Draw. Customers who closed any OCBC Bank current and/or savings account(s) within three (3) months prior to and after the Promotion Period will be disqualified. All Winners, by participating in the Draw, expressly and irrevocably permit OCBC Bank to publish the details and results of the Draw, including without limitation, the names and particulars of the Winners, in a newspaper as stipulated by the Common Gaming Houses Act, Cap 49, on OCBC Bank's webpages and/or in such other medium as may be determined by OCBC Bank.
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 Draw as determined by OCBC Bank, shall not be eligible for the Draw.
8. 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.
9. 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.
10. 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.

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 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.
12. 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.
13. 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.
14. 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.