

**Terms and Conditions Governing the 'Sunday at OCBC' orchardgateway S\$ Time Deposit Promotion (the "Promotion")**

1. The Promotion is available on 6, 13, 20, and 27 July, and 3, 10, 17, 24, 31 August 2014 (each, a "Promotion Date") or such other date(s) as may be determined by OCBC Bank in its sole discretion.
2. Subject to paragraphs 3 and 4 below, the Promotion is limited to the first 10 individual customers for each Promotion Date at 'Sunday at OCBC' orchardgateway branch who place a S\$ Time Deposit of 12-month tenor, with minimum S\$50,000, maximum S\$999,999 (an "Eligible Customer"). Each Eligible Customer will be entitled to receive Robinsons shopping vouchers of value S\$50 (the "Gift") pursuant to the terms and conditions of the Promotion.
3. The following groups of customers are not eligible to participate in the Promotion:
  - (a) Bank of Singapore customers who hold OCBC Bank accounts.
  - (b) Employees of OCBC Bank and their immediate family members who hold OCBC Bank accounts.

For the avoidance of doubt, ex-OCBC Bank employees are eligible to participate in the Promotion only after such ex-employee's staff indicator has been removed from OCBC Bank's records.
4. Each Eligible Customer is only entitled to receive **one Gift** under the terms of the Promotion, regardless of the number of 12-month S\$ Time Deposit made during the Promotion Dates. The offer is valid whilst stocks last. The eligibility of any customer to receive the Gift shall be determined at the absolute discretion of OCBC Bank.
5. The Gift is not exchangeable for cash or other items. OCBC Bank reserves the right to substitute the Gift with an item of similar value.
6. OCBC Bank shall not be responsible for the quality, merchantability or the fitness for any purpose or any other aspect of any Gift. Notwithstanding anything herein, OCBC Bank shall not at any time be responsible or held liable for any defects or malfunction in any Gift, and/or for any loss, damage or harm suffered or incurred by or in connection with the use of any Gift by any person.
7. Should any Eligible Customer, after receipt of the Gift, subsequently early terminate and withdraw the S\$ Time Deposit (whether in whole or in part) within twelve (12) months from the date of commitment, OCBC Bank shall be entitled to debit the value of the Gift plus any goods and services tax or such other amount as it deems fit from any OCBC Bank account or proceeds from the deposit of the Eligible Customer.
8. The Promotion is not valid with other offers or promotions unless otherwise stated.
9. OCBC Bank reserves the right to waive, vary or amend any of the terms and conditions of the Promotion without notice. The decision of OCBC Bank on all matters relating to the Promotion shall be final and binding.

10. In the event of any inconsistency between these terms and conditions and the contents of any brochure, marketing or promotional material relating to the Promotion, these terms and conditions shall prevail.
11. 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.

These terms and conditions shall be governed by laws of Singapore and the participants irrevocably submit to the non-exclusive jurisdiction of the courts of Singapore.

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