## Terms and Conditions governing OCBC Cash-Out Online Promotion 2015 (10 September – 30 November 2015)

- 1. The promotion is applicable for 12 or 24-month Cash-Out loan tenure application made online from 10 September to 30 November 2015 (both dates inclusive) (the "promotion period").
- 2. The Titan watch (Model No. 1578SL05) will be given for a minimum approved loan amount of \$\$5,000 applied online within the promotion period.
- 3. Customer is allowed to participate in this promotion only once during the promotion period. The eligibility of each customer to receive a gift shall be determined at the absolute discretion of OCBC Bank
- 4. A redemption letter will be sent to eligible customers within one month from the promotion end date.
- 5. The gift is not exchangeable for cash or other terms.
- 6. OCBC Bank reserves the right at its sole and absolute discretion to replace any gift with any item(s) of similar value.
- 7. OCBC Bank shall not be responsible for the quality, merchantability or the fitness for any purpose or any other aspect of the gift. Notwithstanding anything herein, OCBC Bank shall not at any time be responsible or held liable for any defect or malfunction in any gift, and/or for any loss, injury, damage or harm suffered or incurred by or in connection with the use of any gift by any person.
- 8. OCBC Bank reserves the right to waive/vary/amend any of these terms and conditions without notice. The decision of OCBC Bank on all matters relating to this offer shall be final and binding.
- 9. These terms and conditions shall be governed by the laws of Singapore and the participants in this promotion irrevocably submit to the non-exclusive jurisdiction of the courts of Singapore.
- 10. A person who is not a party to the 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.