

## Terms and Conditions

By participating in this promotion ("Promotion"), you (the "Customer") agree and understand that the Promotion shall be conducted on the following terms and conditions or such other terms and conditions as Oversea-Chinese Banking Corporation Limited ("OCBC Bank") may so decide (or amend) in its absolute discretion from time to time:

1. This Promotion is open to Eligible Customers (defined below) and applies to Eligible Applications (defined below) during the Promotion Period (defined below) after the Eligible Customers have completed the Qualifying Steps (defined below).
2. The promotion period is from 7 December 2022 to 31 December 2023 (both dates inclusive) or such other date(s) as may be determined by OCBC Bank in its absolute discretion and notified to Eligible Customers ("Promotion Period").
3. An "Eligible Application" refers to the Customer's successful sign up with CamelOne or such other multi-bank online platform which OCBC Bank may, in its absolute discretion, determine to be eligible for this Promotion from time to time, including, for the avoidance of doubt, such other re-branded / new platform which may replace CamelOne from time to time (the "Eligible Platform") and OCBC Bank's successful receipt of the product subscription request and other necessary document(s) that OCBC Bank may require from time to time from such Eligible Platform.
4. An "Eligible Customer" is a corporate / non-individual / business banking customer selected by OCBC Bank in its absolute discretion and which has received an invitation from OCBC Bank (the "Qualifying Invitation").
5. "Qualifying Steps" refers to an Eligible Customer indicating its interest to participate in the Promotion via the step(s) / process(es) set out in the Qualifying Invitation (or such other methods of indicating its interest acceptable to OCBC Bank), and thereafter receiving an email from OCBC Bank (or such other method of communication deemed appropriate by OCBC Bank) confirming that the Eligible Customer has qualified for this Promotion.
6. If any Eligible Application is subsequently discovered to be not eligible for the shopping voucher / reward / gift or such other incentive which OCBC Bank may, in its absolute discretion, determine to be appropriate for this Promotion (as indicated in the Qualifying Invitation) (the "Incentive"), OCBC Bank reserves the right to revoke the Incentive at any time or where the Incentive has been awarded to the Customer, request the Customer to repay to or compensate OCBC Bank the value of the Incentive, and OCBC Bank shall have the right to debit the value of the Incentive plus any goods and services tax or such other amount as it deems fit from the account(s) of such Customer. No person shall be entitled to any payment or compensation from OCBC Bank should any Incentive be withdrawn or if any Customer is asked to repay to or compensate OCBC Bank the value of the Incentive for whatsoever reasons.
7. This Promotion is not valid with other offers or promotions unless otherwise stated.
8. OCBC Bank reserves the right, in its absolute discretion, to terminate this Promotion or vary, delete or add to any of these terms and conditions at any time without notice.

9. OCBC Bank reserves the right to determine, in its absolute discretion, all matters arising out of or about this Promotion. OCBC Bank's determination of all matters relating to this Promotion shall be final and conclusive and no correspondence, objection or appeal will be entertained (and OCBC Bank shall not be obliged to disclose its reasons).
10. In the event of any inconsistency between these terms and conditions and any brochure, marketing or promotional material relating to this Promotion, these terms and conditions shall prevail.
11. 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.
12. 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 2001 to enforce any of these terms and conditions.
13. All information provided herein is accurate at the time of publication.