Oversea-Chinese Banking Corporation Limited
65 Chulia Street OCBC Centre Singapore 049513
Co.Reg.No.: 193200032W

Terms and Conditions Governing OCBC 360 Online Account Opening Promotion April 2020 (the "Promotion")

1. General Terms and Conditions

1.1 The Promotion commences on 01 April 2020 and ends on 30 April 2020 (or any such date(s) as may be determined by Oversea-Chinese Banking Corporation Limited ("OCBC Bank") in its absolute discretion) (the "Promotion Period").

2. Eligibility

2.1 This Promotion is only applicable to customers who do not hold any existing OCBC deposit account within the period commencing from 01 October 2019 and ending on the last day of the Promotion Period ("Eligible Customer").

3. Promotion Mechanics

An Eligible Customer shall be entitled to a S$100 Dairy Farm Group e-Voucher (the "Gift") if they fulfil **all** of the following criteria ("Qualified Customer"):

a. Opens an OCBC 360 Account through a Self-Service Online Channel (as defined below) during the Promotion Period; and
b. Successfully credits their salary of at least S$2,000 via GIRO with the transaction description "GIRO-SALARY" into the newly opened OCBC 360 Account within 2 months from the OCBC 360 Account opening date.

Term	Definition
"Self-Service Online Channel"	Any application (including those applied through a product bundle) made on OCBC Bank's website, without being served by a sales agent. For example: • An OCBC 360 Account opened through OCBC's website via a link sent to you by a sales agent will not qualify. • An OCBC 360 Account opened together with a debit card application on OCBC's website will qualify.

4. Award of Gift

4.1 The Gift will be sent via SMS to the Qualified Customer's registered mobile number with OCBC within two months from the month of the first successful salary credit transaction, i.e. if the Qualified Customer's first successful salary credit transaction is done on 15 April 2020, he or she will receive the Gift via SMS by 30 June 2020.

4.2 There is no drawdown facility on the Gift. The full value of the voucher has to be used in one single transaction. Customers are not entitled to a refund of the unused balance of a voucher where the value of the items purchased is lower than the value of the voucher.

4.3 The Gift is valid only within Singapore and its value is equivalent to the Singapore currency as stated.

4.4 The Gift is not refundable and cannot be replaced if lost, damaged or expired.

4.5 The Gift is not transferrable or exchangeable for other items and any unused balance will not be refundable.

4.6 The Gift is not valid for the purchase of vouchers.

4.7 OCBC Bank reserves the right to replace the Gift with any item of similar value.

4.8 Cold Storage Singapore (1983) Pte Ltd and UNIQGIFT will not be responsible for any claim, demand, loss, damage, expense and/or liability of any kind whatsoever arising from or in connection with any unauthorised use of the Gift.

4.9 Cold Storage Singapore (1983) Pte Ltd and UNIQGIFT reserves the right to amend the terms and conditions of the Gift from time to time without prior notice.

4.10 The Gift can be redeemed at any Cold Storage, Market Place, Jasons, Giant, 7-Eleven, or Guardian store island-wide.

4.11 The Gift is issued by UNIQGIFT and not OCBC Bank (notwithstanding that the Gift may incorporate marks and logos of OCBC Bank). OCBC Bank gives no warranty as to and shall not be responsible for the quality, merchantability, state, condition or fitness of any voucher, products and/or services offered. 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.

4.12 OCBC Bank reserves the right to reclaim the equivalent value of the Gift if the Qualified Customer closes his OCBC 360 Account during, or within 6 months from the end of, the Promotion Period. Further, if any customer is subsequently discovered to be ineligible to participate in the Promotion or to receive the Gift (which eligibility shall be determined at the discretion of OCBC Bank), OCBC Bank reserves the right to (i) forfeit or withdraw the Gift at any time; or (ii) (where

the Gift has been redeemed) reclaim the Gift or request the relevant customer to repay to or compensate OCBC Bank the value of the Gift at any time, and OCBC Bank shall have the right to debit the value of the Gift plus any goods and services tax or such other amount as it deems fit from the account(s) of the customer. No person shall be entitled to any payment or compensation from OCBC Bank should any Gift be forfeited or withdrawn, if any Gift is reclaimed by OCBC Bank, or if a customer is asked to repay to or compensate OCBC Bank the value of the Gift for whatsoever reasons.

4.13 Each Qualified Customer is only entitled to receive one (1) Gift throughout the duration of the Promotion Period.

5. General

5.1 This Promotion is not valid with any other offers or promotions unless otherwise stated.

5.2 OCBC Bank reserves the right to waive, vary or amend any of these terms and conditions without prior notice. The decision of OCBC Bank on all matters relating to this Promotion shall be final and binding.

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

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

5.5 A person who is not a participant of this Promotion shall have no right under the Contracts (Right of Third Parties) Act (Cap 53B) to enforce any of these Terms and Conditions.