

## Terms and Conditions Governing OCBC FX Online Promotion 2023

V24082023

### 1. The Promotion Period

- 1.1 The FX Online Promotion 2023 (the “**Promotion**”) shall run from 14 September 2023 to 31 October 2023 (both dates inclusive), or such other period(s) as may be determined and notified by Oversea-Chinese Banking Corporation Limited (“**OCBC Bank**”) in its absolute sole discretion) (the “**Promotion Period**”).

### 2. Eligibility

- 2.1 You are eligible to participate in this Promotion if you fulfil all of the following criteria (an “**Eligible Customer**”):
- a. you hold a Current/ Savings account with OCBC Bank (“**CASA**”) at the point of making an Eligible Transaction (as defined in clause 3 below);
  - b. you have a Global Savings Account (**GSA**) or open a new GSA; and
  - c. you hold an OCBC Debit Card and link your OCBC Debit Card to the GSA during the Promotion Period;
  - d. you perform an Eligible Transaction (as defined in clause 3 below).
- 2.2 To participate in this Promotion, Eligible Customers must agree to be bound by these Terms and Conditions.

### 3. Eligible Transaction

- 3.1 An Eligible Transaction is defined as Eligible Customers performing a foreign exchange (**FX**) transaction by converting minimum sum of S\$1,000 into a foreign currency set out in clause 3.2 and credit the converted sum into the GSA.
- 3.2 Foreign currencies available for conversion include AUD, CAD, CHF, EUR, GBP, HKD, JPY, NZD and USD.
- 3.3 Eligible Transactions must be performed via OCBC Digital App during the Promotion Period.

### 4. Promotion Mechanics

- 4.1 An Eligible Customer who performs an Eligible Transaction will be entitled to a cash credit of S\$20 (the “**Promotional Gift**”).

## 5. Promotional Gift

- 5.1 Eligible Customers are entitled to one Promotional Gift regardless of the number of Eligible Transactions performed.
- 5.2 Eligible Customers shall first be required to perform a successful FX conversion for their Eligible Transaction, including all the applicable fees and commission.
- 5.3 Subject to the fulfilment of all the conditions specified in these terms and conditions to the absolute satisfaction of OCBC Bank, Eligible Customers who qualify to receive the Promotional Gift will be notified via SMS by 30 December 2023.
- 5.4 OCBC Bank will credit the Promotional Gift to the Eligible Customers' CASA by 30 December 2023.
- 5.5 Eligible Customers must ensure their CASA and GSA are in good standing at the point of fulfilment of the Promotional Gift.
- 5.6 OCBC Bank reserves the right to fulfil the Promotional Gift by any other means as it deems fit, or to substitute or replace the Promotional Gift at its sole discretion, without notice to any person.
- 5.7 A customer will be disqualified from this promotion if:
  - a. The Eligible Customer's account(s) with OCBC Bank is/are closed before fulfilment of the Promotional Gift; and/or
  - b. Any of the Eligible Customer's accounts with OCBC Bank is/are reported for delinquency.
- 5.8 The eligibility of a customer to participate in this Promotion and/or to receive the Promotional Gift shall be determined at the absolute discretion of OCBC Bank.
- 5.9 The Promotional Gift is strictly not transferable to any party whatsoever, unless otherwise permitted by OCBC Bank in its sole and absolute discretion.
- 5.10 If any customer is subsequently discovered to be not entitled or ineligible to participate in the Promotion or to receive the Promotional Gift, OCBC Bank reserves the right to (i) forfeit or withdraw the Promotional Gift at any time or (ii) (where the Promotional Gift has been redeemed) reclaim the Promotional Gift or request the relevant customer to repay to or compensate OCBC Bank the value of the Promotional Gift at any time, and OCBC Bank shall have the right to debit the value of the Promotional 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 Promotional Gift be forfeited or withdrawn or if any Promotional Gift is reclaimed by OCBC Bank or a Customer is asked to repay to or compensate OCBC Bank and the value of the Promotional Gift for whatsoever reasons.

## 6. General

- 6.1 This Promotion is not valid with other offers or promotions unless otherwise stated.
- 6.2 OCBC Bank reserves the right at its absolute discretion to terminate the Promotion or vary, delete, or add to any of these terms and conditions at any time without notice including, without limitation, the eligibility of any customer and the dates of the Promotion.
- 6.3 OCBC Bank shall not be responsible for the quality, merchantability or fitness for any purpose or any other aspect of the Promotion, or any product and/or service relating to the Promotion. Notwithstanding anything herein, OCBC Bank shall not at any time be responsible or held liable for any defect or malfunction in any product or the deficiency in any service provided, and/or any loss, injury, damage or harm suffered or incurred by or in connection with the Promotion, and/or the use of any product and/or service relating to the Promotion, by any person.
- 6.4 The decision of OCBC Bank on all matters relating to this Promotion shall be final and binding on all participants. No correspondence or appeal shall be entertained by OCBC Bank. OCBC Bank shall not be liable to any person for any claims, costs, expenses, loss, or damage suffered by any person as a result of the aforementioned matters.
- 6.5 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.
- 6.6 OCBC Bank shall not be responsible for any loss or damage to any person in connection with the Promotion howsoever arising, including any error in computing chances, any breakdown or malfunction in any computer system or equipment, or any notice which is misdirected or lost in the post or in transmission.
- 6.7 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.
- 6.8 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.