

Terms and Conditions Governing OCBC MyOwn Account Festive Promotion 2024

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The OCBC MyOwn Account Festive Promotion 2024 (the “**Promotion**”) commences from 25 November 2024 and ends on 31 December 2024 (or any such date(s) as may be determined and notified by OCBC Bank in its sole discretion) (“**Promotion Period**”).

Terms and Conditions Governing the MyOwn Account Festive Promotion 2024 are to be read in conjunction with the Terms and Conditions governing the OCBC MyOwn Account found on OCBC website > Personal Banking > Account > OCBC MyOwn Account.

OCBC Bank, Challenger Technologies Limited (“**Challenger**”), and Dynasty Travel International Pte Ltd (“**Dynasty**”) are the joint organisers of the Promotion.

1. Eligibility

- 1.1 The Promotion is open to individuals:
- a) whose child opens a new OCBC MyOwn Account or is holding an OCBC MyOwn Account; and
 - b) have accepted these terms and conditions on behalf of their child (collectively, the “**Eligible Customer**”).

2. Promotion Mechanics

- 2.1 An Eligible Customer shall be entitled to one (1) x chance upon satisfaction of the criteria set out in clause 1 and below:
- a) To the extent if the child does not hold an OCBC MyOwn Account, the parent successfully opens a new OCBC MyOwn Account (“**New Account**”) on their child’s behalf with OCBC Bank and deposits at least S\$10 within 30 days of account opening and within the Promotion Period. The New Account must be active and in good standing with OCBC Bank until the Selection Date; **or**
 - b) The parent whose child has an active OCBC MyOwn Account invites their family and/or friend(s) to apply for a New Account by sharing with them his / her personalised referral code (from their OCBC App dashboard) (a “**Referrer**”). The individual being referred by the Referrer (a “**Referred Client**”) must get their parents to apply for a New Account via OCBC App that belongs to the parent of the Referred Client by submitting the Referrer’s personalised referral code and deposits at least S\$10 within 30 days of account opening;
- 2.2 There is no limit to the number of Random Selection chances each Eligible Customer can receive from clause 2.1b. Please refer to the below table for an illustration of how customers can earn chances:

Action by Eligible Customer	Number of Chances
Opens a OCBC MyOwn Account on 15 th December 2024 and deposits at least S\$10 within 30 days of account opening	1 x chances
Successful refers 1 friend whose OCBC MyOwn Account is opened on 15 th December 2024 and deposits at least S\$10 within 30 days of account opening	1 x chances
Successful refers 2 friends whose OCBC MyOwn Account is opened on 15 th December 2024 and deposits at least S\$10 within 30 days of account opening	2 x chances

- 2.3 Twenty (20) Eligible Customers will be randomly selected at the end of the Promotion Period (“**Selected Customers**”), as winners of the following gift (“**Gift**”):

Gifts	Number of Selected Customers
4 Singapore Airlines Economy Class return air tickets to Tokyo, Japan (“ Air Tickets ”)	1 Selected Customer
iPhone 16 Pro 128GB Black Titanium (“ iPhone ”)	2 Selected Customers
iPad Air 128GB Space Grey (“ iPad ”)	3 Selected Customers

- 2.4 Each Selected Customer shall only be entitled to win one Gift.

- 2.5 The Random Selection will be conducted in the presence of an independent auditor on 21 February 2025, between 2pm to 6pm (“**Selection Date**”) at 65 Chulia St, OCBC Centre #23-00, Singapore 049513 (or at such venue, date and time as may be determined and informed), via randomized approach through electronic means.
- 2.6 Air Tickets
- a) The Selected Customer will be contacted by OCBC (via phone call and/or email) using the Selected Customer’s registered contact details with OCBC Bank within 1 week after the Selection Date. Upon being contacted, the Selected Customer has an option to accept or reject the Air Tickets.
 - b) If the Selected Customer chooses to accept the Air Tickets, the Selected Customer will receive 4 (four) Singapore Airlines Economy Class return air tickets to Tokyo, Japan.
 - c) A notification letter for the Air Tickets will be sent to the Selected Customer’s address on record with OCBC Bank records within 7 working days from the Selection Date. The Selected Customer will also be notified via their registered email address on record with OCBC and the Selected Customer’s name will be published on the OCBC website within 7 working days from the Selection Date.
 - d) The Air Tickets must be redeemed at the Dynasty Office, 35 New Bridge Road, Singapore 059395 where the Selected Customer needs to produce the original copy of the letter which notifies the Selected Customer on his/her right to redeem his Air Tickets.
 - e) The Selected Customer has the right to select a flight date of his/her preference, albeit subjected to availability as stipulated by Dynasty, and bring along three companions as deemed by the Selected Customer for the trip (“**Guests**”).
 - f) The total value including tax and other costs for the Air Tickets given to the Selected Customer and the Guests is up to SGD\$7,200 (“**Value**”). In the event if the cost of the Air Tickets (“**Cost**”) on the flight date chosen by the Selected Customer is more than the Value, the Selected Customer needs to incur additional costs to and shall be responsible to pay the difference between the Cost and the Value.
 - g) By accepting the Air Tickets, the Selected Customer:
 - (i) consent to OCBC disclosing their personal data (including but not limited to full name, email and contact number) registered with OCBC to OCBC’s travel partner, Dynasty, for fulfilling the Air Tickets (including arranging and delivering the Air Tickets, as applicable), verifying the Selected Customer’s identity, announcing and publishing the full name of the Selected Customer on Dynasty’s social media channels including their website, and such other related purposes;
 - (ii) accept OCBC’s travel partner, Dynasty’s terms and conditions which can be found on Dynasty’s website; and
 - (iii) consent to OCBC and Dynasty announcing and publishing the full name of the Selected Customer on OCBC, and/or Dynasty’s social media channels, including their website, in relation to them being a winner under this Promotion (collectively, the “**Purposes**”).
 - h) By accepting the Air Tickets, the Selected Customer further undertakes that the Guest has consented to the collection, use and disclosure of the Guests’ personal data by OCBC Bank for the Purposes (as applicable) above.
 - i) If the Selected Customer or any Guest violates any of the conditions set out in the Terms and Conditions Governing OCBC MyOwn Account Festive Promotion 2024, both the Selected Customer and the Guest will be denied the Air Tickets and there will be no compensation whatsoever after such cancellation. Furthermore, OCBC and/or Dynasty reserves the right to claim back from the Selected Customer any part of the Gift already fulfilled/awarded. OCBC Bank shall have the right to debit the value of the Air Tickets or such other amount as it deems fit from the account(s) of the Eligible Customer. No person shall be entitled to any payment or compensation from OCBC Bank should any Air Tickets be withdrawn, if any Air Tickets are reclaimed by OCBC Bank, or if an Eligible Customer is asked to repay to or compensate OCBC Bank the value of the Air Tickets for whatsoever reasons.
 - j) If the Selected Customer do not accept the Air Tickets and/or do not respond satisfactorily to OCBC’s notifications, they shall be deemed to have forfeited all rights to the Air Tickets, and OCBC will proceed to identify the next Selected Customer.
 - k) There will not be any replacements, compensation or refund made if the Air Tickets has expired or is rejected by the Selected Customer.
 - l) OCBC Bank reserves the right to forfeit the unclaimed Air Tickets or claimed Air Tickets in a manner that it deems fit.

- m) The Air Tickets, whether wholly or in part, is non-refundable, non-transferable, non-exchangeable and not redeemable for cash. The sale, transfer, resale, donation or exchange of the Air Tickets is strictly prohibited.
- n) This Air Ticket voucher cannot be used to pay any applicable visa applications (if required) and other incidental charges as imposed by airline and immigration etc.
- o) All tickets are subject to seats availability and confirmation. Booking confirmation will be offered at discretion. Changes to a confirmed reservation may incur amendment charges.
- p) OCBC Bank reserves the right to substitute or replace any Air Tickets or part thereof with an item of similar value at its sole discretion without notice to any person.

2.7 Gifts excluding Air Tickets

- a) A redemption letter for the Gift will be sent to the Selected Customer's address on record with OCBC Bank records within 7 days from the Selection Date.
- b) The Gift must be redeemed at the Challenger Bugis Junction (Flagship Store), 200 Victoria St, B1-26 Bugis Junction, Singapore 188021 ("Outlet") by 30 April 2025. Promotional Gifts which are not redeemed by 30 April 2025 will be deemed to be forfeited.
- c) For the avoidance of doubt, in the event that any Selected Customer entitled to the Gift is subsequently found to be ineligible for the Promotion, OCBC shall not be obligated or liable to provide the Gift to another Eligible Customer.
- d) If any Selected Customer is subsequently discovered to be ineligible to participate in the Promotion or violates any of the conditions set out in the Promotion or to receive the Gift, OCBC Bank reserves the right to (i) deny the Gift and there will be no compensation whatsoever after such cancellation (ii) 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 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 withdrawn, if any Gifts are 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.
- e) The Gift, whether wholly or in part, is non-refundable, non-transferable, non-exchangeable and not redeemable for cash. The sale, transfer, resale, donation or exchange of the Gift is strictly prohibited.
- f) OCBC reserves the right to substitute or replace any Gift or part thereof with an item of similar value at its sole discretion without notice to any person.
- g) By accepting the Gift, the Selected Customer consents to OCBC announcing and publishing the full name of the Selected Customer on OCBC's social media channels or website, in relation to them being a winner under this Promotion.

3. General

- 3.1 This Promotion shall not apply in conjunction with any other privileges or promotions unless otherwise stated.
- 3.2 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.
- 3.3 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. 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.
- 3.4 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.
- 3.5 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.
- 3.6 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. 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.

- 3.7 By participating in this Promotion, each Eligible Customer and each Referred Client's parent hereby agrees and consents to the collection, use and disclosure of their personal data and their child's personal data by OCBC Bank and its related corporations (collectively, "OCBC Group") for the purposes of this Promotion, and for other applicable purposes in accordance with OCBC Bank's Data Protection Policy (which can be accessed via the OCBC website > Personal Banking > Policies) ("Purposes"). Where the personal data of another individual (e.g. information of the Referrer, Referred Client, and/or their parents) is provided to OCBC Group, the discloser of such information confirms that consent has been obtained from such individuals for the collection, use, and disclosure of their personal data to OCBC Group for the Purposes.
- 3.8 By participating in the Promotion, the Referrer, the Referred Client and their parents acting on their behalf consent to the following:
- a) the Referrer and their parents acting on their behalf consent to having the referrals and his or her name disclosed to the person(s) referred by them to OCBC Bank and their parents acting on their behalf; and
 - b) the Referred Client and their parents acting on their behalf consent to having his or her name and status of successful signing up under the Promotion disclosed to the Referrer and the Referrer's parents acting on their behalf.