

Terms and Conditions Governing the OCBC Online Time Deposit Promotion Code (the “promotion”)

The OCBC Online Time Deposit Promotion Code (the “**Promotion**”) shall commence from the date of publication until such date(s) as may be determined by Oversea-Chinese Banking Corporation Limited (“**OCBC Bank**”) in its sole discretion (“**Promotion Period**”).

1. Eligibility and Promotion Mechanics

- 1.1. The Promotion is open to selected customers who will be eligible to make a SGD Time Deposit (“SGD TD”) placement at a promotional interest rate which will be at the sole discretion of OCBC Bank and which may differ from time to time.
- 1.2. The promotional interest rate will only apply to placements with a minimum amount stipulated by OCBC Bank from time to time (the “Minimum Amount”). The maximum placement amount for promotional time deposit rates is S\$999,999 (or its equivalent in other foreign currencies) (the “Maximum Amount”).
- 1.3. Selected OCBC customers may receive a promotion code (“**Promo Code**”) via their OCBC Relationship Manager (where customer has one assigned to him or her), or by email, or push notification or by any other means of communication which the Bank deems appropriate. The Promo Code cannot be shared with any other person or publicly on any platforms, forums, or social media.
- 1.4. Customers who receive the Promo Code must enter the Promo Code in when placing a new SGD TD on OCBC Digital or OCBC Internet Banking to enjoy the promotional interest rate.
- 1.5. The Promotional interest rate(s) and tenure(s) are determined by OCBC in its absolute discretion and such rate(s) and tenure(s) are applicable for a limited time period only and are subject to change by OCBC Bank at its sole discretion and without notice or reason.
- 1.6. 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, the dates of the Promotion, and the availability of the Promo Code.
- 1.7. The eligibility of a customer to receive the Promo Code shall be determined at the absolute discretion of OCBC Bank. If any customer is subsequently discovered to be ineligible to participate in the Promotion or to receive the Promo Code, OCBC Bank reserves the right to (i) cancel the SGD TD placed by the OCBC customer at any time; or (ii) claw-back the Promo Code or request the relevant customer to repay to or compensate OCBC Bank the value of the Promo Code at any time, and OCBC Bank shall have the right to debit the value of the Promo Code or such other amount as it deems fit from the account(s) of the customer.
- 1.8. No person shall be entitled to any payment or compensation from OCBC Bank should any Promo Code be withdrawn. The Promo Code is not exchangeable for cash, gift vouchers, gift cards, loyalty redemption programme points, and/or other goods and services.
- 1.9. This Promotion shall be read in conjunction with Terms and Conditions Governing Deposit Accounts and Terms and conditions governing Electronic Banking Services.

2. General

- 2.1. This Promotion shall not apply in conjunction with any other privileges or promotions unless otherwise stated.
- 2.2. The eligibility of any Eligible Customer to participate in this Promotion shall be determined at the absolute discretion of OCBC Bank.
- 2.3. 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.
- 2.4. 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.
- 2.5. OCBC Bank's decisions on all matters relating to the Promotion shall be final and binding on all participants. No correspondence or appeal shall be entertained by OCBC Bank. 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.
- 2.6. 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.
- 2.7. 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. 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.
- 2.8. By participating in the Promotion, Eligible Customers consent to:
 - (i) OCBC Bank collecting and using their personal data, including but not limited to their names, mobile numbers, and email addresses, ("Personal Data") for the purposes of verifying their identity, assessing their eligibility for the Promotion, contacting them, and administering the Promotion (including the redemption of any prize, gift, or reward) (the "Purposes");
 - (ii) OCBC Bank disclosing their Personal Data to OCBC Bank's third-party vendors and agencies for the same Purposes; and
 - (iii) the collection, use and disclosure of their Personal Data for other applicable purposes in accordance with OCBC's Data Protection Policy (accessible at: <https://www.ocbc.com/personal-banking/policies>).