

Terms and Conditions Governing the OCBC Statement Savings and OCBC Digital Sign-up Rewards 2023

V31072023

The OCBC Statement Savings (ST) and OCBC Digital Sign-up Rewards 2023 (the “**Promotion**”) commences from 14 August 2023 to 30 November 2023 (both dates inclusive), or such other period(s) as may be determined and notified by Oversea-Chinese Banking Corporation Limited (“**OCBC**”) at its absolute discretion (“**Promotion Period**”).

1. Eligibility

1.1 The Promotion is open to selected group of eligible customers who have maturing SGD Time Deposits between 1 September to 31 December 2023 and also signed up for:

- i. OCBC Digital or
- ii. A new OCBC ST Account and OCBC Digital

2. Promotion Mechanics

2.1 OCBC Digital Sign-up Reward

A customer who has signed up for OCBC Digital is entitled to receive \$10 cash credit. The cash credit will be credited into the customer’s designated existing OCBC Current or Savings Account specified in the e-form). The cash credit will be credited on the 15th business day (excluding Saturday and Sunday) of the following month or earlier, after customer has successfully applied for and logged into OCBC Digital.

2.2 OCBC Statement Savings and OCBC Digital Sign-up Rewards

A customer who opens a new OCBC ST account, deposits a minimum of \$1,000 within 30 days and signs up for OCBC Digital is entitled to receive \$30 cash credit. This reward is only eligible to customer who does not have any other existing OCBC savings or current account at time of application for new OCBC ST account. The cash credit will be credited into the new ST account, which must also be specified in the e-form. The cash credit will be credited on the 15th business day (excluding Saturday and Sunday) of the following month or earlier, after customer has fulfilled all account opening conditions including the minimum initial deposit amount requirement.

3. Cash Credit

3.1 Each customer is entitled to receive only one cash credit during the Promotion Period.

3.2 In the event that the Customer who has received the cash credit, closed the account within 6 months, OCBC shall have the right to debit the cash credit and a S\$30 administrative fee, plus any goods and services tax or such other amount as it deems fit, from the account(s) of the customer.

3.6 The eligibility of a customer to cash credit shall be determined at the absolute discretion of OCBC.

4. General

4.1 OCBC 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.

4.2 OCBC 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 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.

4.3 OCBC'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. 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.

4.4 OCBC 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.

4.5 These terms and conditions shall be governed by the laws of Singapore and each participant in the Promotion irrevocably submits 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 (Rights of Third Parties) Act 2001 to enforce any of these terms and conditions.

4.6 By participating in the Promotion, Eligible Customers consent to:

(i) OCBC 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 disclosing their Personal Data to OCBC'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>).