

Terms and Conditions Governing OCBC 360 Online Account Opening Promotion July 2020 (the “Promotion”)

1. General Terms and Conditions

1.1 The Promotion commences on 01 July 2020 and ends on 31 July 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 January 2020 and ending on 31 July 2020 the last day of the Promotion Period (“Eligible Customer”).

3. Promotion Mechanics

An Eligible Customer shall be entitled to a S\$100 FairPrice 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\$1,800 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”	<p>Any application (including those applied through a product bundle) made on OCBC Bank’s website, without being served by a sales agent.</p> <p>For example:</p> <ul style="list-style-type: none">• 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 email/SMS to the Qualified Customer's registered email address/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 July 2020, he or she will receive the Gift via email/SMS by 30 September 2020.

4.2 The Gift is issued by Option Gift Pte Ltd which owns the registered trademark UNIQQIFT.

4.3 The Gift must be presented before payment.

4.4 The Gift may be used for multiple transactions in denominations of SGD 0.01 until it runs out or expires. The value which would be deducted during a redemption will be determined by either the voucher balance, or total basket value, whichever amount is lower.

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

4.6 The Gift is not refundable and cannot be replaced if lost or damaged. There will be strictly no refund of credit balance in voucher after the expiry date.

4.7 The Gift cannot be exchanged for cash and any unused balance as at expiry date shall not be renewable, exchangeable or transferable.

4.8 The Gift is not valid for the purchase of lottery products, gift vouchers or gift cards.

4.9 The Gift is not applicable with Scan & Go purchases, and cannot be redeemed on the Scan & Go mobile app.

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

4.11 OCBC and Option Gift Pte Ltd shall not be responsible or held liable for any issue that arises in connection with the redemption and/or use of the Gift or for any loss, injury, damage or harm suffered or incurred by or in connection with the redemption or use of the Gift by any person.

4.12 OCBC and/or Option Gift Pte Ltd reserve the right to amend the terms and conditions of the Gift from time to time without prior notice.

4.13 The Gift is valid for use and redemption at any FairPrice, FairPrice Finest, FairPrice Xtra, Unity and Warehouse Club stores (except for Unity at Changi Airport Terminal 3).

4.14 The Gift is issued by Option Gift Pte Ltd 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.

4.15 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.

4.16 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.