

## Terms and Conditions governing the Chinese New Year Notes Online Reservation Service

### General Terms and Conditions

1. The Chinese New Year Notes Online Reservation Service (“**Service**”) commences on 7 January 2025 and ends on 17 January 2025 (or any such date(s) as may be determined by Oversea-Chinese Banking Corporation Limited (“**OCBC Bank**”) in its absolute discretion) (the “**Service Period**”).

### Eligibility

2. The Service is available only to customers of OCBC Bank who hold a valid OCBC Bank ATM, debit or credit card, and a mobile number registered with OCBC Bank.

### Making of Reservations

3. Reservations will only be processed upon successful submission of an online request on the Chinese New Year Notes Online Reservation Service (the “**Request**”) by the customer.
4. Reservations may only be made during the two booking windows (7-10 January 2025 and 14-17 January 2025). No reservations will be accepted outside of these dates.
5. Each customer may only submit one Request throughout the Service Period.
6. After a Request has been submitted, no changes will be permitted to the Request (regardless of whether they are changes to the collection date, the chosen timeslot, the place of collection or the quantities or value of the new/Fit-for-Gifting (Fit) notes reserved).
7. Provision of new notes shall be subject to availability. If new notes are not available, OCBC Bank reserves the right to provide the customer with Fit/Processed notes.

### Collection of Notes

8. The exchange of cash or the debiting of the customer’s OCBC Bank account for the value of the reserved notes shall be performed at the point of collection at the OCBC Bank branch/up to 2 days in advance at premier private client centre indicated in the Request during the respective branch/premier centre’s opening hours. *(For more information on OCBC Branches locations and opening hours, go to the OCBC website > Personal Banking > ATM and Branch locator.)*
9. The notes shall be collected personally by the customer. Customers shall be required to join the general queue at the branch/premier centre to collect their notes. Customers may not authorise any other person(s) to collect the notes on their behalf.
10. Requests (i) for additional new/Fit notes; (ii) for changes to the quantity or value of new/Fit notes; or (iii) to transfer a reservation to another customer will not be permitted.
11. If the notes are not collected after the collection date indicated in the submitted Request, the order shall be deemed cancelled and the reserved notes will no longer be available for collection. Customers will not be entitled to submit any fresh Requests or ask for a fresh collection date.

## General

12. OCBC Bank reserves the right at its absolute discretion to cancel a customer's use of, or to discontinue, the Service or vary, delete, or add to any of these terms and conditions at any time without notice.
13. OCBC Bank shall not be responsible for the quality, merchantability or fitness for any purpose or any other aspect of the Service, or any product and/or service relating to the Service. 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 Service and/or the use of any product and/or service relating to the Service, by any person.
14. OCBC Bank's decision on all matters relating to the Service, including without limitation, any decision on the eligibility of any person to use or access the Service, will be final and binding on all customers. 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 this Service, these terms and conditions will prevail.
15. OCBC Bank shall not be responsible for any loss or damage to any person in connection with the Service 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.
16. 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. 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 (Cap 53B) to enforce any of these terms and conditions.