

Terms and Conditions Governing OCBC PlayNow Promotion (the “Promotion”)

1. Promotion Period

- 1.1 The Promotion shall run from 11 February Singapore Time (SGT) 18:00 to 26 February 2021 SGT 23:59 (both dates inclusive) (both dates inclusive), or such other period(s) as may be determined by Oversea-Chinese Banking Corporation Limited (“**OCBC Bank**”) at its absolute discretion (the “**Promotion Period**”).

2. Eligibility

- 2.1 This Promotion is only applicable to individuals who:

- (a) have an OCBC Current or Savings Account (excluding Child Development Account) at the point of fulfilment of the prizes under this Promotion; and
- (b) have participated in the **OCBC PlayNow** (“**Game**”) and submitted their scores via the OCBC PlayNow e-Form;

during the Promotion Period (each an “**Eligible Customer**”). In the event that the Game is played by a person under 16 years of age, the scores and the e-Form must be completed and submitted only by a parent of such person (“**Parent**”), and the Parent shall be treated as the Eligible Customer for the purposes of this Promotion. For the avoidance of doubt, where the details of a person under 16 years of age have been submitted via the e-Form, such person shall not be eligible to any Credit (as defined in clause 3.1 below) under the Promotion.

3. Promotion Mechanics

3.1 Eight Eligible Customers who have earned the top eight highest scores in the Game each day (each a “**Qualified Customer**”) shall each be entitled to cash credit (“**Credit**”) of S\$28 into their OCBC Current or Savings Account (excluding Child Development Account). In the event that a Qualified Customer has also participated in the OCBC Chinese New Year Deposits Promotion 2021, such Qualified Customer shall be entitled to receive Credit of S\$88 instead. If there are identical scores, the Qualified Customer whose score was submitted first (based on the timestamp captured in OCBC’s e-Form system) shall be accorded the higher ranking.

3.2 Player rankings stated on the leader board are indicative and not final or conclusive. OCBC Bank reserves the right and at any time at its absolute discretion and without giving any reason or notice to disqualify a Qualified Customer.

3.3 Each Qualified Customer is only entitled to receive Credit of S\$28 or S\$88 (as the case may be) once throughout the Promotion Period.

3.4 In addition, the three Eligible Customers with the top three highest scores in the Game across the entire Promotion Period (each an “**Overall High-Scorer**”) shall be entitled to Credit of S\$1,000 (highest scorer); S\$600 (second highest scorer) and S\$300 (third highest scorer). If there are identical scores, the Eligible Customer whose score was submitted first (based on the timestamp captured in OCBC’s e-Form system) shall be accorded the higher ranking.

4. Award of Credit

4.1 Each Qualified Customer and Overall High-Scorer will be contacted via SMS (“**Winner SMS**”) within the next five working day of OCBC Bank’s determination that they are a Qualified Customer or Overall High-Scorer (where applicable) to provide his/her (i) full name (as per OCBC Bank’s records); (ii) mobile number (as per OCBC Bank’s records); and (iii) OCBC Current or Savings Account (“**CASA**”) number via an e-Form. Once verified, the relevant Credit will be credited into such Eligible Customer’s CASA by 31 March 2021. Each such Eligible Customer will then receive a further SMS informing him/her that the relevant Credit has been credited into their CASA.

4.2 In the event that a Qualified Customer or Overall High-Scorer (as the case may be) does not provide his/her (i) full name (as per OCBC Bank's records); (ii) mobile number (as per OCBC Bank's records); and (iii) CASA number via an e-Form within seven working days from the date of the Winner SMS, or has provided an invalid (i) full name (as per OCBC Bank's records); (ii) mobile number (as per OCBC Bank's records); and (iii) CASA number in the e-Form, such customer will not be entitled to the Credit.

4.3 Subject to the fulfilment of all the conditions specified in these terms and conditions to the absolute satisfaction of OCBC Bank, the Credit will be credited into the Qualified Customer's or Overall High-Scorer's provided CASA by 31 March 2021.

4.4 By participating in the Promotion, each Eligible Customer agrees and consents to OCBC Bank disclosing and publishing the results and the last 4 digits of the Qualified Customers' and Overall High-Scorers' mobile numbers on www.ocbc.com/CNY2021 for the purpose of announcing the winners.

4.5 OCBC Bank reserves the right to substitute or replace the Credit with any item of similar value at its sole discretion without notice to any person.

4.6 The Promotion shall not apply in conjunction with any other privileges or promotions unless otherwise stated.

4.7 OCBC Bank reserves the right and at any time at its absolute discretion and without giving any reason or notice to withdraw, clawback, cancel and/or invalidate any credit awarded to any customer without liability. A customer will not be entitled to any payment or compensation whatsoever in respect of such withdrawal, clawback, cancellation or invalidation.

4.8 If any Eligible Customer is subsequently discovered to be ineligible to participate in the Promotion or to receive the Credit, OCBC Bank reserves the right to (i) withdraw the Credit at any time; or (ii) claw-back the Credit or request the relevant customer to repay to or compensate OCBC Bank the value of the Credit at any time, and OCBC Bank shall have the right to debit the value of the Credit 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 Credit be withdrawn, if any Credit is reclaimed by OCBC Bank, or if a customer is asked to repay to or compensate OCBC Bank the value of the Credit for whatsoever reasons.

5. General

5.1 The eligibility of any Eligible Customer to receive the Credit shall be determined at the absolute discretion of OCBC Bank.

5.2 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 person and the dates of the Promotion.

5.3 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.

5.4 OCBC Bank's decision on all matters relating to the Promotion, including without limitation, any decision on the eligibility of any person to participate in the Promotion, will be final and binding on all Eligible 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 Promotion, these terms and conditions will prevail.

- 5.5 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.
- 5.6 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.