

Terms and conditions governing OCBC Frequent Spender Draw 2020

(1 May 2020 to 30 June 2020)

“You” refers to the customer.

“We/us” refers to OCBC Bank.

Promotion and Eligibility

1. The OCBC Frequent Spender Draw 2020 (the “**Frequent Spender Draw**”) runs from 1 May 2020 Singapore Time (SGT) 00:00 till 30 June 2020 SGT 23:59 (both dates inclusive), or such other date(s) and/or time(s) as may be determined by us in our sole and absolute discretion from time to time without prior notice in whatever mode of communication as we deem fit (“**Promotion Period**”).
2. Earn chances to take part in the Frequent Spender Draw when you meet any of the following criteria (each a “**Eligible Participant**”):
 - a. make a charge to your existing OCBC Credit or Debit card (Corporate Credit Cards, Private Label Cards and non-Singapore issued Cards are not eligible), and your OCBC Credit or Debit Card account(s) are active and in good standing with OCBC during the Promotion Period and for six (6) months thereafter; or
 - b. make a NETS/ PayNow QR payment to merchant using OCBC Pay Anyone™ and your OCBC Pay Anyone™ is active and in good standing during the Promotion Period; or
 - c. sign up for an OCBC Credit Card as a new credit cardmember during the Promotion Period via the Frequent Spender Draw campaign page; or
 - d. sign up for a new STACK account during the Promotion Period.
3. Chances will be awarded to Eligible Participants in accordance with Clauses 5 to 7 below.

Chances

4. A “**Chance**” refers to one Frequent Spender Draw chance allocated to an Eligible Participant to win the prize specified in Clause 11 below (the “**Prize**”) during the Frequent Spender Draw.
5. Eligible Participants will receive Chances when they:
 - a. charge a transaction of any amount to their eligible Credit or Debit Card; or
 - b. make a NETS/PayNow QR payment of any amount to merchant via OCBC Pay Anyone™; or
 - c. sign up for an OCBC Card as a new credit cardmember; or

- d. sign up as a new STACK member.

These Chances will be in accordance with Clause 6 below.

6. Chances will be awarded to an Eligible Participant based on transactions in specific categories during the Promotion Period as set out below:

7.

- a) For OCBC Credit or Debit Cardmembers:

Description of transaction	Total number of Chances allocated for the transaction
Each transaction charged to an OCBC Credit or Debit Card	1
Additional Chances	
Every S\$10 spent at Supermarkets (excluding NTUC FairPrice) Applicable to spend at Supermarket merchants, with their main business activity classified as "Grocery".	10
Every S\$10 spent at NTUC FairPrice and Unity Applicable to spend at FairPrice Supermarkets, FairPrice Finest, FairPrice Xtra, FairPrice Online, Warehouse Club and Unity outlets.	20
Every S\$10 spent on Dining Applicable to spend at dining merchants, with their main business activity classified as "Dining", which includes restaurants, cafes, caterers and fast food outlets.	10
Every S\$10 spent on selected Food Delivery Applicable to spend at these food delivery merchants only: Deliveroo, foodpanda and GrabFood. Does not include top-ups on GrabPay.	10
Every S\$10 spent on selected Retail Applicable to spend at these retail merchants only: Lazada, Qoo10, Shopee, Watson's and Guardian.	10

For avoidance of doubt, all additional Chances earned shall be calculated based on each block of S\$10 charged to an Eligible Card per transaction, and Eligible Participants shall not be entitled to any partial or pro-rated award of any Chances for any amount charged that does not amount to a S\$10 block.

Example on Chances accorded – Scenario 1:

If a customer spent S\$50 at NTUC FairPrice with an OCBC Card, he/she will receive 101 Chances in total (i.e. 1 Chance for 1 transaction made, plus 100 additional Chances based on 20 Chances for every S\$10 spent at NTUC FairPrice).

Example on Chances accorded – Scenario 2:

If a customer spent S\$50 on foodpanda with an OCBC Card, he/she will receive 51 Chances in total (i.e. 1 Chance for 1 transaction made, plus 50 additional Chances based on 10 Chances for every S\$10 spent on selected Food Delivery).

b) For OCBC Pay Anyone™ customers:

Description of transaction	Total number of Chances allocated for the transaction
Each NETS/ PayNow QR transaction made using OCBC Pay Anyone™ Excludes peer-to-peer fund transfers.	1

c) For New OCBC Credit Cardmembers

Description of transaction	Total number of Chances allocated for the transaction
Each eligible sign-up for any OCBC Credit Card as a new OCBC Cardmember via the Frequent Spender Draw campaign page. Card application must be approved by OCBC Bank on or before 30 June 2020. Applicable for customers who (i) currently does not hold an existing OCBC Credit Card, and (ii) has not held an OCBC Credit Card in the previous twelve (12) months. Applicants who had cancelled existing OCBC Credit Card facilities within the last twelve (12) months prior to the commencement of the Promotion and re-applied for such facilities under the Promotion are not eligible to participate in the Promotion. For the avoidance of doubt, existing Supplementary OCBC Credit Card cardholders who do not hold any OCBC Credit Cards as a Principal cardmember are eligible to participate in the Promotion. Each cardmember is only entitled to receive a maximum of 500 Chances under this category.	500

d) For New STACK account members

Description of transaction	Total number of Chances allocated for the transaction
Each eligible sign-up for a new STACK account Applicable for customers who do not have an existing STACK account and applies for a new account. Each customer is only entitled to receive a maximum of 500 Chances under this category.	500

8. Chances earned through spending on a Supplementary Credit Card for transactions listed in Clause 6a will be awarded to and accumulated with the Principal Credit Cardmember. For avoidance of doubt, Chances will only be allotted to the Principal Credit Cardmember, regardless of whether the expenditure or transaction was incurred or made on the Principal or Supplementary Credit Card.
9. Any Chance allocated to an Eligible Participant is not transferable to another person.
10. The calculation and allotment of Chances will be based on transaction date based on Singapore Timing (UTC+08:00). For avoidance of doubt, the date on which the transaction is submitted or posted may differ from the actual date the transaction was made and we are not responsible for any failure or delay in the transmission or posting of any transactions by any party, including but not limited to acquiring banks, merchant establishments, or any telecommunication provider, that may affect the calculation or allotment of your Chances.
11. In the event that a transaction is cancelled, refunded or reversed during the Promotion Period, the relevant Chance(s) allotted to the Eligible Participant based on that transaction shall be cancelled and deemed invalid. No person shall be entitled to any payment or compensation from OCBC Bank should that person's Chance(s) be cancelled or invalidated under this Clause 10.

Prizes and Frequent Spender Draw Details

12. One Eligible Participant will win the grand prize of S\$10,000 worth of FairPrice vouchers. 40 other Eligible Participants will each win the secondary prizes of S\$1,000 worth of FairPrice vouchers. Collectively the winners of the grand prize and the secondary prizes will be known as “**Winners**”.

13. The Prizes are non-transferrable, non-assignable, non-exchangeable and not saleable for cash, credits or kind. We reserve the right to replace any Prize with an item of similar value.
14. The Frequent Spender Draw will be conducted on Wednesday, 22 July 2020.
15. If any Eligible Participant is subsequently discovered to be ineligible to participate in the Frequent Spender Draw or to receive the Prize (which eligibility shall be determined at the discretion of OCBC Bank), we reserve the right to reclaim the Prize, or charge the Eligible Participant the full value of the Prize. No person shall be entitled to any payment or compensation from OCBC Bank should the Prize be forfeited or withdrawn, if the Prize is reclaimed by OCBC Bank, or if a customer is asked to repay to or compensate OCBC Bank the value of the Prize for whatsoever reasons.
16. The Winners will be notified by 29 July 2020, Wednesday via a SMS, followed by a letter with details on how to collect the Prize (the **"Redemption Letter"**). We shall not be responsible or liable for any loss or damage arising directly or indirectly in connection with or as a result of the redemption process, regardless of how the loss or damage may arise.
17. Should the Winner not redeem the prize by the date set out in the Redemption Letter, the Prize will be automatically forfeited without further notice, and we shall have the right to deal with and/or dispose of the Prize in any manner at our discretion. We will not, and shall not be obligated to, compensate the Winner for the Prize in any other way.
18. We reserve the right to change or withdraw the Prizes with any other items and to decide on the eligibility of any Eligible Participant to participate in the Frequent Spender Draw and/or to receive the Chances and/or the Prize at our discretion, without any notice and without giving any reason. We accept no responsibility for any tax implications that may arise from the Prize or from the receipt or use of the Prize.
19. By participating in the Frequent Spender Draw, you consent to the collection, use and/or disclosure of your personal data by us, and/or our service providers or partners:
 - a. for the announcement of the Winners on our OCBC Facebook page and/or newspaper;
 - b. for us to contact you regarding the redemption of the Prize; and

- c. for sharing your information to the appointed merchant or such third party as we may in our reasonable discretion determine is necessary to facilitate the redemption of the Prizes.

General

- 20. We reserve the right at our absolute discretion to terminate the Frequent Spender Draw 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 Frequent Spender Draw.
- 21. We shall not be responsible for the, quality, merchantability or fitness for any purpose or any other aspect of the Prize, the Frequent Spender Draw, or any product and/or service relating to the Prize or the Frequent Spender Draw. Notwithstanding anything herein, we 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 Prize or the Frequent Spender Draw, and/or the use of any product and/or service relating to the Prize or the Frequent Spender Draw, by any person.
- 22. We shall not be responsible for any loss or damage to any person in connection with the Frequent Spender Draw 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.
- 23. Our decisions on all matters relating to the Frequent Spender Draw shall be final and binding on all participants including without limitation, any decision on the eligibility of any person or cancellation or suspension of this Frequent Spender Draw. No correspondence or appeal shall be entertained by us. In the event of any inconsistency between these terms and conditions and any brochure, marketing or promotional material relating to the Frequent Spender Draw, these terms and conditions shall prevail.
- 24. These terms and conditions shall be governed by the laws of Singapore and each participant in the Frequent Spender Draw 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 (Cap 53B) to enforce any of these terms and conditions.