

Terms and conditions governing the OCBC X Google Pay™ Name Game Promotion (the “Promotion”)

1. The Promotion commences on 6th April 2020 and ends on 24th May 2020 (or any such date(s) as may be determined by Oversea-Chinese Banking Corporation Limited (“OCBC”) in its absolute discretion) (the “Promotion Period”).

Eligibility Criteria

2. This Promotion is only applicable to individuals who fulfil all of the following criteria:
 - a. the individual must have an existing OCBC deposit account (the “Deposit Account”);
 - b. the individual must have registered for PayNow;
 - c. the individual must have a Google Pay account and have linked their Deposit Account to their Google Pay account; and
 - d. the individual must make a successful peer-to-peer payment with a minimum transaction amount of **SGD 2** via Google Pay from their Deposit Account to a unique recipient (an “Eligible Payment”)

(collectively, the “Eligible Customer”).

Promotion Mechanics

3. The mechanics of the Promotion are as follows:
 - a. 2 letters will be announced on OCBC’s Facebook page (the “Qualifying Letters”) every Monday of the week, as follows:
 - i. 6th April 2020
 - ii. 13th April 2020
 - iii. 20th April 2020
 - iv. 27th April 2020
 - v. 4th May 2020
 - vi. 11th May 2020
 - vii. 18th May 2020
 - b. The Eligible Customer (1) who makes the highest number of Eligible Payments to a unique recipient from Monday to the end of the day on Sunday of that same week (the “Qualifying Transaction Count”); and (2) whose name, as registered under his/her Deposit Account (the “Name”), consists of the Qualifying Letters, will be announced as the winner for that week (the “Winner”). If more than one Eligible Customer with a name consisting of the Qualifying Letters has achieved the Qualifying Transaction Count for that week, the first such Eligible Customer to achieve the Qualifying Transaction Count (as determined based on the time stamp of the data (day of week and time of day) shall be the Winner.

- c. The name of each Winner will be announced on OCBC's Facebook page every Tuesday of the week, as follows:
 - i. 14th April 2020
 - ii. 21st April 2020
 - iii. 28th April 2020
 - iv. 5th May 2020
 - v. 12th May 2020
 - vi. 19th May 2020
 - vii. 26th May 2020

Prizes

4. Each Winner of this Promotion shall be entitled to a Google Pixel 4 (the "**Prize**"). OCBC shall have the sole and absolute discretion to award to a Winner either of the aforesaid Google products as the Prize.
5. In the event that a Winner closes their Deposit Account (or has their Deposit Account frozen) or removes the linkage of their Deposit account to Google Pay for any reason whatsoever before the Winner collects the Prize, they will be automatically disqualified, and OCBC shall reserve the right to award the Prize to a reserve winner or to select a new winner at its sole and absolute discretion.
6. The Winners will be announced every Tuesday on OCBC's Facebook page. OCBC will also notify the Winner by phone (using the Winner's mobile number registered with the Bank) that they have won.
7. Each Winner will be given up to 14 days from the date that he/she was notified of his/her win, to collect their Prize. OCBC reserves the right to select alternative winners to replace any Winner who does not collect the Prize within the aforesaid deadline.

General

8. OCBC has the right to end this Promotion or change any terms and conditions at any time without giving you prior notice. This includes changing the rules relating to eligibility and the dates of the Promotion.
9. You may not exchange any Prize for other prizes, benefits or cash. We reserve the right to substitute the Prize with an item of similar value.
10. All employees of OCBC Bank, its subsidiaries, employees of any partners, sponsors and agencies (including without limitations, any external auditor(s) and advertising agencies) who are directly involved in organising this Promotion, as determined by OCBC Bank, shall not be eligible for the draw.

11. By participating in the Promotion, participants hereby authorise OCBC Bank to use, disclose and publicise the Winners' names and any other particulars as determined by OCBC Bank in any mode and manner as OCBC Bank may deem appropriate, for the following purposes:
 - a. for the announcement of the Winners on OCBC Bank's Facebook page and / or OCBC Bank's website;
 - b. for OCBC Bank to contact the Winners regarding the collection of the Prize; and
 - c. to facilitate the Winners' collection of the Prizes from OCBC Bank's appointed merchant or such third party as OCBC may in its reasonable discretion determine.

12. Our decision on all matters relating to the Promotion will be final and binding on all participants. If there is any difference between these terms and conditions and any marketing materials or promotional marketing materials relating to the Promotion, these terms and conditions will prevail.

13. OCBC Bank shall not be responsible for the quality, merchantability or the fitness for purpose of any aspect of any prize. Notwithstanding anything herein, OCBC Bank shall not at any time be responsible or held liable for any defects in any prize, and / or for any loss, damage or harm suffered or incurred by or in connection with the use of any prize by any person. OCBC Bank shall also not be liable to any account holder or any other persons for any loss or damage arising in connection with the Promotion, including without limitation, any error in computing any chances, any breakdown or malfunction in any computer system or equipment.

14. The laws of Singapore apply to these terms and conditions, and any disputes between you and us will be dealt with in the courts of Singapore. Under the Contracts (Rights of Third Parties) Act (Cap 538), a person who is not a party to any agreement governed by these terms and conditions does not have any right to enforce any of these terms and conditions.