



Terms and Conditions Governing STACK Sign-up & Festive Lucky Draw December 2020 (“Promotion”)

Promotion Period

1. The promotion period runs from 10 December 2020 Singapore Time (SGT) 00:00 till 6 January 2021 SGT 23:59 (both dates inclusive), or such other period(s) as may be determined by Oversea-Chinese Banking Corporation Limited (“OCBC Bank”) in its absolute discretion (“**Promotion Period**”).

Eligibility

2. For the STACK S\$5 Grab sign-up campaign (the “**STACK Campaign**”), you are eligible to receive a S\$5 Grab e-voucher (“**Voucher**”) if:
 - a. You are not an existing STACK member; and
 - b. You are among the first 8,000 to sign up for a STACK membership via the stackreward.com website or via the OCBC Pay Anyone app during the Promotion Period.
3. For the lucky draw (“**Lucky Draw**”), all new and existing STACK members with an active STACK account, and with email and mobile number details maintained on STACK are eligible to earn Chances to participate in the Lucky Draw (each a “**Eligible Lucky Draw Participant**”).
4. There will be a total of four (4) weekly draws in the Lucky Draw:

Weekly Draw	Weekly Draw Period	Weekly Prizes (“Prizes”)
Week 1	10 th – 16 th December 2020	1 Grand Prize + 10 Standard Prize per weekly draw
Week 2	17 th – 23 rd December 2020	
Week 3	24 th – 30 th December 2020	
Week 4	31 st December 2020 – 6 th January 2021	

5. Chances will be awarded to each Eligible Lucky Draw Participant in accordance with Clauses 12 to 18 below based on their STACK account login ID. Each Eligible Lucky Draw Participant should only create and maintain one (1) STACK login ID as creation of multiple login IDs do not increase the Chances.
6. “**Chances**” refers to Lucky Draw chances allocated to an Eligible Lucky Draw Participant to win the Grand prize (the “**Grand Prize**”) or Standard prizes (the “**Standard Prize**”, collectively with the Grand Prize, “**Prizes**”) specified in Clause 18 below during the Lucky Draw.



Promotion Mechanics

STACK Campaign & Voucher

7. The Voucher will be sent via SMS by sender name: UNIQQIFT, to the registered mobile number linked to your STACK account no later than 29 January 2021.
8. Each new STACK member who are among the first 8,000 to sign up for a STACK account during the Promotion Period customer will only receive a maximum of one (1) Voucher regardless of the number of STACK accounts signed up for.
9. Voucher is strictly not exchangeable for cash or refundable, and cannot be replaced if lost, damaged or expired. Redemption of the Voucher is subject to the merchant's terms and conditions and/or Voucher terms and conditions.
10. OCBC Bank reserves the right to substitute the Voucher with another gift of a similar value at its sole discretion without notice to any person.
11. Voucher is issued by Option Gift Pte Ltd which owns the registered trademark UNIQQIFT. Accordingly, even if Voucher incorporates the "STACK" mark, logo and/or other marks and logos of OCBC Bank, OCBC Bank is not responsible for any issue that arises in connection with the redemption and/or use of the Voucher and shall not be responsible or held liable for any loss, injury, damage or harm suffered or incurred by or in connection with the redemption or use of the Voucher by any person.

Lucky Draw Chances

12. Eligible Lucky Draw Participant will receive Chances when they perform any of the following actions ("**Transaction**") during the Promotion Period. The Chances will be in accordance with the table set out below:

Action (" Transaction ")	Total number of Chances allocated for the Transaction
a. Complete every points exchange transaction successfully	50
b. Complete every marketplace transaction successfully using Points or Card	25

13. All Chances earned will be calculated accumulatively throughout the Promotion Period. To illustrate, if you do not win the Grand Prize in the previous week(s)'s draw and the Lucky Draw is still ongoing, the Chances that you have earned from previous week(s) will be counted toward the



- subsequent weekly draws (if any). For avoidance of doubt, you are entitled to win more than one (1) Standard Prize during the Lucky Draw.
14. Once you have won the Grand Prize in any of the weekly draws, you shall no longer be eligible for Prizes in the subsequent weekly draw(s), if any.
 15. Any Chances allocated to an Eligible Lucky Draw Participant is not transferable to another person nor STACK account.
 16. The calculation and allotment of Chances for any weekly draw will be based on Transaction date based on Singapore Timing (UTC+08:00).
 17. In the event that a Transaction is cancelled, refunded or reversed during the Promotion Period, or in the event that the STACK account was deleted or becomes inactive, the relevant Chances allotted to the Eligible Lucky Draw Participant based on that Transaction or STACK account login ID shall be cancelled and deemed invalid. No person shall be entitled to any payment or compensation from STACK/OCBC Bank should that person's Chances be cancelled or invalidated under this Clause 17.
 18. One (1) Eligible Lucky Draw Participant will win one (1) Grand Prize, and ten (10) other Eligible Lucky Draw Participants will win ten (10) Standard Prizes during each weekly draw as set out in the below table. The winners of the Grand Prizes and Standard Prizes will be collectively known as "Winners".

Weekly Draw	Weekly Draw Period	Weekly Prizes
Week 1	10 th – 16 th December 2020	Grand Prize: 100,000 My Points, worth over S\$500 Standard Prizes: 10x S\$30 F&B E-Vouchers available for use at Grand Shanghai, Grissini, The Orchard Café, Hua Ting Restaurant, Café 2000, Princess Terrace or Beast & Butterflies
Week 2	17 th – 23 rd December 2020	Grand Prize: Nespresso Lattissima Touch Silver worth S\$548 Standard Prizes: 10x S\$30 F&B E-Vouchers available for use at Grand Shanghai, Grissini, The Orchard Café, Hua Ting Restaurant, Café 2000, Princess Terrace or Beast & Butterflies
Week 3	24 th – 30 th December 2020	Grand Prize:



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		<p>Dyson V8 Slim™ Fluffy + worth S\$599</p> <p>Standard Prizes: 10x S\$30 F&B E-Vouchers available for use at Grand Shanghai, Grissini, The Orchard Café, Hua Ting Restaurant, Café 2000, Princess Terrace or Beast & Butterflies</p>
Week 4	31 st January 2021 – 6 January 2021	<p>Grand Prize: Nintendo Switch Gen 2 (Grey) Console – Asia worth S\$699</p> <p>Standard Prizes: 10x S\$30 F&B E-Vouchers available for use at Grand Shanghai, Grissini, The Orchard Café, Hua Ting Restaurant, Café 2000, Princess Terrace or Beast & Butterflies</p>

19. The Prizes are strictly not exchangeable for cash or refundable, and cannot be replaced if lost, damaged or expired. the right to substitute the Prizes with another gift of a similar value at its sole discretion without notice to any person. Prizes are subject to the respective merchant’s terms and conditions.

20. The Lucky Draw will be conducted as per the following dates:

Weekly Draw	Weekly Draw Period	Date of Draw
Week 1	10 th – 16 th December 2020	30 th December 2020
Week 2	17 th – 23 rd December 2020	7 th January 2021
Week 3	24 th – 30 th December 2020	14 th January 2021
Week 4	31 st December 2020 – 6 January 2021	21 st January 2021

21. If any Winner is subsequently discovered to be ineligible to participate in the Lucky Draw or to receive the Prize, OCBC Bank reserves the right to (i) forfeit or withdraw the Prize at any time; or (ii) (where the Prize has been redeemed) claw-back the Prize or request the relevant customer to repay to or compensate OCBC Bank the value of the Prize at any time, and OCBC Bank shall have the right to debit the value of the Prize 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 the Prize be forfeited or withdrawn, if the Prize is reclaimed by OCBC Bank, or if a Winner is asked to repay to or compensate OCBC Bank the value of the Prize for whatsoever reasons.



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22. The four (4) **Grand** Prize Winners will be contacted, either via an email or a call to the mobile number registered with STACK within seven (7) working days from date of the weekly draw, on the arrangements relating to Prizes delivery or collection. OCBC Bank 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.
23. For the other forty (40) **Standard** Prize Winners, the S\$30 F&B E-Voucher will be deposited into the Prize winners' respective STACK accounts and an notification email shall also be sent to the email which the Prize winners had registered with STACK within seven (7) working days from date of the weekly draw.
24. Should the Winner not claim the Prize for any reason or if OCBC Bank is unable to contact any Winner to arrange for **Grand** Prize delivery or collection, the Prize will be automatically forfeited without further notice. OCBC Bank shall not be obligated or liable to provide the Prize to another customer.
25. OCBC Bank reserves the right to change or withdraw the Prizes with any other items without any notice and without giving any reason. OCBC Bank accepts no responsibility for any tax implications that may arise from the Prize or from the receipt or use of the Prize.
26. By participating in the Lucky 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 Prize winners on our STACK Facebook page and on OCBC Bank/STACK websites;
 - 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 OCBC Bank may in our reasonable discretion determine is necessary to facilitate the redemption of the Prizes.

General

27. The eligibility of any customer to receive any Voucher, participate in the Lucky Draw and/or receive any Chances or Prize shall be determined at the absolute discretion of OCBC Bank.
28. OCBC Bank reserves the right at its absolute discretion to terminate the Promotion (or any part thereof) 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 Promotion.
29. OCBC Bank shall not be responsible for the, quality, merchantability or fitness for any purpose or any other aspect of the Promotion, Voucher, the Prize, or any product and/or service relating to the Promotion, Voucher or the Prize. 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



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by or in connection with the Promotion, Voucher or the Prize, and/or the use of any product and/or service relating to the Promotion, Voucher or, the Prize, by any person.

30. 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.
31. In addition to Clause 26, you allow OCBC Bank to reveal information about you or your STACK account to any person (including the people involved in organising, promoting and carrying out the Promotion) as OCBC Bank sees fit.
32. OCBC Bank's decisions on all matters relating to the Promotion shall be final and binding on all participants. 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 the Promotion, these terms and conditions shall prevail.
33. These terms and conditions shall be governed by the laws of Singapore and each participant in the Promotion 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.