



Terms and conditions governing the STACK X Frasers Campaign 2021 – New STACK Members ("Promotion")

The promotion period shall run from 1st December 2021 to 30th Apr 2022 (both dates inclusive), or such other date(s) as may be determined by Oversea-Chinese Banking Corporation ("OCBC Bank") at its absolute discretion ("**Promotion Period**").

Eligibility

1. You will qualify for the Promotion if you are not an existing STACK member ("**Eligible Customer**").

Promotion Mechanics

2. Each Eligible Customer who meets the following criteria during the Promotion Period will receive a S\$10 Frasers Experience digital voucher:
 - a. You are among the first 1,000 persons to sign up for a STACK account with promo code "FRXSTACK" via stackreward.com; and
 - b. You link a valid Frasers Experience Programme account to this same STACK account.
3. In addition to the criteria set out at Clauses 2(a) and (b), an Eligible Customer who meets the following additional criteria during the Promotion Period will receive another S\$10 Frasers Experience digital voucher:
 - a. You are among the first 1,000 persons to make your first points exchange transaction between the Frasers Experience Programme and another rewards programme on the same STACK account.
4. Eligible Customers are entitled to receive the maximum aggregate value of S\$20 worth of Frasers Experience digital voucher ("**STACK Reward**") if they fulfil the criteria set out at Clauses 2 and 3 above.
5. The STACK Reward will be credited to the Eligible Customer's Frasers Experience account instantly.
6. OCBC Bank reserves the right to substitute or replace the STACK Reward with any item of similar value at its sole discretion without notice to any person.

General

7. By participating in this Promotion, you agree and consent to OCBC Bank collecting and disclosing your personal particulars to relevant third parties including Frasers Property Corporate Services Pte. Ltd., for the sole purpose of organising and administering the processing of the Promotion and the STACK Reward(s).
8. The eligibility of any Eligible Customer to receive any STACK Reward(s) shall be determined at the absolute discretion of OCBC Bank.
9. 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 participant and the dates of the Promotion.

10. 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.
11. 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.
12. 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.
13. 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.

[Date: 1 Mar 2022]