

**Terms & Conditions Governing the OCBC App Scan and Pay with Alipay+ QR in China
Instant Discount Promotion ("Promotion")**

1. Promotion Period

- 1.1. The promotion period shall run from 01 June 2025 to 31 August 2025 (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").

2. Definitions

- 2.1. You will qualify for the Promotion ("Eligible Customer") if:
- a. you maintain a OCBC deposit account with OCBC Bank;
 - b. your OCBC deposit account is active and in good standing with OCBC Bank during the Promotion Period.
- 2.2. "Eligible Transaction" means a successful QR payment made through Alipay+ QR via OCBC app to a merchant in Chinese Mainland made in Chinese Yuan.

3. Promotion Mechanics

- 3.1. Eligible Customers will enjoy a random discount between SGD 0.10 to SGD 88 ("Discount"), with a minimum spend of SGD 0.20 or the equivalent in Chinese Yuan on Eligible Transactions made during the Promotion Period. For the avoidance of doubt, the amount of the Discount shall not be greater than the amount of the Eligible Transaction.
- 3.2. Each Eligible Customer is only entitled to receive a maximum of 3 Discounts during the Promotion Period.
- 3.3. The Discount is applicable on a first-come, first-served basis and is capped at
- a) 440 redemptions per day, and
 - b) a total of 40,480 redemptions during the Promotion Period.
- 3.4. The Discount (if applicable) will be applied automatically during payment, and no action is required by the Eligible Customer.
- 3.5. OCBC Bank reserves the rights in its sole and absolute discretion to determine whether a customer qualifies as an Eligible Customer and whether a transaction qualifies as an Eligible Transaction during the Promotion Period. If OCBC Bank in its sole and absolute discretion decides that any customer or transaction is not to be considered as an Eligible Customer or a valid Eligible Transaction (as the case may be), the Discount will not be awarded.
- 3.6. If any Eligible Customer is subsequently discovered to be ineligible to participate in the Promotion or to receive the Discount, OCBC Bank reserves the right to claw-back the Discount or request the relevant customer to repay to or compensate OCBC Bank the Discount at any time, and OCBC Bank shall have the right to debit the value of the Discount or such other amount as it deems fit from the account(s) of the customer.
- 3.7. The Promotion shall not apply in conjunction with any other promotions

including but not withstanding to promotions ran by Alipay+.

4. General

- 4.1. The eligibility of any Eligible Customer to participate in this Promotion and/or receive any Discount shall be determined at the absolute discretion of OCBC Bank.
- 4.2. 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 user and the dates of the Promotion.
- 4.3. 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.
- 4.4. 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.
- 4.5. 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.
- 4.6. By participating in this Promotion, the Eligible Customer hereby agrees and consents to the collection, use and disclosure of their personal data by OCBC Bank and its related corporations (collectively, "OCBC Group"), and its business partners for the purposes of managing, marketing, and administering this Promotion, and such other related purposes, in accordance with OCBC's Data Protection Policy (which can be accessed via the OCBC website > Personal Banking > Policies).
- 4.7. 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 2001 to enforce any of these Terms and Conditions.

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