

Terms and Conditions governing the OCBC app x Hong Kong Football Festival 2025 Lucky Draw Campaign (“Promotion”)

1. Promotion Period

- 1.1. The promotion period shall run from 6 June 2025 to 5 July 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. Eligibility Criteria

- 2.1. To qualify for the Promotion (“**Eligible Customer**”) you:

- 2.1.1. must be at least 18 years old;
- 2.1.2. must have an OCBC deposit account, and your OCBC deposit account is active and in good standing during the Promotion Period and until at least two months after the end of the Promotion; and
- 2.1.3. have made at least 1 x Overseas Scan & Pay Transaction during the Promotion Period, where:

“**Overseas Scan & Pay Transaction**” refers to a successful peer-to-merchant QR payment made overseas through Alipay+ QR code to merchant with a minimum transaction value of SGD 1 equivalent via OCBC app.

3. Promotion Mechanics

- 3.1. Lucky Draw Promotion

- 3.1.1. 2 x Eligible Customers will be identified at the end of the Eligible Period (“**Winners**”), each as a Winner of a 3-days / 2-nights trip to Hong Kong for the Hong Kong Football Match 2025 as set out in Clause 3.2 below (“**Gift**”).

Eligible Period	Winner Announcement
6 – 20 June 2025	30 June 2025
21 June – 5 July 2025	14 July 2025

- 3.1.2. An Eligible Customer shall be awarded chance(s) to participate in the lucky draw based on the table below during the Promotion Period:

	Chances Awarded
Every Overseas Scan & Pay Transaction	1 x Lucky Draw chance
Every 10 Overseas Scan & Pay Transactions	5 x Bonus Lucky Draw chance
Every S\$100 worth of Overseas Scan & Pay Transaction	10 x Bonus Lucky Draw chance

- 3.1.3. Refunded transactions will not be eligible for any Lucky Draw chance.
- 3.1.4. There is no limit to the number of Lucky Draw chances each Eligible Customer can receive. Each Winner shall only be entitled to receive a maximum of one (1) Gift in respect of the Lucky Draw.

- 3.1.5. The Lucky Draw will be conducted in the presence of an independent auditor on 27 June 2025, 3pm and 11 July 2025, 3pm ("**Draw Date**") at OCBC Centre, 63 Chulia Street #22-00 Singapore 049514 (or at such venue, date and time as maybe determined and informed, via randomized approach through electronic means.
 - 3.1.6. OCBC Bank reserves the rights in its sole discretion and absolute discretion to determine whether a customer qualifies as an Eligible Customer and whether a transaction qualifies as an Overseas Scan & Pay 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 Overseas Scan & Pay Transactions (as the case may be), the Lucky Draw chance(s) will not be awarded.
 - 3.1.7. The Promotion shall not apply in conjunction with any other promotions including but not withstanding to promotions ran by Alipay+.
- 3.2. Gift
- 3.2.1. The details of the 3-days / 2-nights trip for 1 Winner and 1 Guest (chosen by the Winner) to Hong Kong for the Hong Kong Football Match 2025 are as follows:
 - 3.2.1.1. 1 pair of economy class return air tickets, departing from Singapore for Hong Kong on or around 30 July 2025 and departing from Hong Kong for Singapore on or around 1 Aug 2025.
 - 3.2.1.2. 1 double-occupancy accommodation at a 4-star hotel at Hong Kong from 30 July 2025 to 1 Aug 2025.
 - 3.2.1.3. 1 pair of tickets to Hong Kong Football Match 2025 held at Kai Tak Stadium, 38 Shing Kai Road, Kai Tak, Kowloon on 31 July 2025, 19:30 (GMT+8)
 - 3.2.2. For the avoidance of doubt, the Gift does not include:
 - 3.2.2.1. Transportation to and from airports;
 - 3.2.2.2. Transportation within Singapore;
 - 3.2.2.3. Transportation within Germany;
 - 3.2.2.4. Travel insurance; or
 - 3.2.2.5. Reimbursement of any expenses not stated herein (including but not limited to, visa application fees, relevant travel taxes, food and beverages, and other events or activities, etc.).
 - 3.2.3. All Gift details, including, without limitation, the exact nature and duration of the trip will be determined by OCBC in its sole discretion and communicated to the Winners.
 - 3.2.4. Trip must be taken on the date specified by OCBC or the Gift will be forfeited.
 - 3.2.5. For avoidance of doubt, in the event that any person entitled to the Gift is subsequently found to be ineligible for the Promotion, OCBC shall not be obligated or liable to provide the Gift to another Eligible Customer.
 - 3.2.6. The Gift, whether wholly or in part, is non-refundable, non-transferable, non-exchangeable and not redeemable for cash. The sale, transfer, resale, donation or exchange of the Gift is strictly prohibited.
 - 3.2.7. OCBC reserves the right to substitute or replace any Gift or part thereof with any item of similar value at its sole discretion (including but not limited to replacing the

hotel accommodation with that of a lower rated hotel due to unavailability or other cause) without notice to any person.

4. Gift Fulfilment

- 4.1. Subject to the fulfilment of all the conditions specified in these terms and conditions to the absolute satisfaction of OCBC, the Winners will be notified by OCBC via a call and email within 7 calendar days after the Draw Date ("**Notification**"). OCBC will make up to 3 attempts to reach out to the Winners within 24 hours from the first attempt.
- 4.2. Upon a successful attempt, Winners will have 1 calendar day from the date of Notification ("**Validity Period**") to accept the Gift.
- 4.3. Hong Kong Football Festival 2025 Match Tickets will be remitted electronically in the manner set out in the Terms and Conditions Governing the Hong Kong Football Festival 2025 Match Tickets, and each Winner is to contact OCBC's travel partner directly to meet the relevant travel and accommodation arrangements.
- 4.4. By accepting the Gift, the Winner(s):
 - 4.4.1. Consent to OCBC sending their personal particulars (including but not limited to full name, email, and contact number) registered with OCBC to OCBC's travel partner and Alipay+ for fulfilling the Gift and the following purposes:
 - 4.4.1.1. verifying the Winner's identity;
 - 4.4.1.2. announcing or publishing the name of the winners on OCBC and/or Alipay+ social media channels including website; and
 - 4.4.1.3. arranging and delivering the Gift
 - 4.4.2. Accept the additional Terms and Conditions Governing the Hong Kong Football Festival 2025 Match Tickets, and OCBC's travel partner's terms and conditions.
- 4.5. If the Winner or the Guest violates any of the conditions set out in the Terms and Conditions Governing the Hong Kong Football Festival 2025 Match Tickets, both the Winner and the Guest will be denied entry into the stadium or be removed from the stadium; the Gift (including all aspects of it such as hotel accommodation, airline tickets, etc) shall be cancelled immediately (regardless if they have arrived in Hong Kong or at the relevant football stadium) and there will be no compensation whatsoever after such cancellation. Furthermore, OCBC and/or Alipay+ reserves the right to claim back from the Winner any part of the Gift already fulfilled/awarded.
- 4.6. If any Winner(s) do not accept the Gift and/or do not respond satisfactorily to OCBC's Notifications within the Validity Period, they shall be deemed to have forfeited all rights to the Gift, and OCBC will process to identify the next Winner. There is strictly no extension of the Validity Period.
- 4.7. There will not be any replacements, compensation or refund made if the Gift has expired or rejected by the Winner.
- 4.8. OCBC reserves the right to forfeit the unclaimed Gift or claimed Gift in a manner that it deems fit.

5. General

- 5.1. 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.

- 5.2. 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.
- 5.3. 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.
- 5.4. 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.
- 5.5. 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.
- 5.6. 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).
- 5.7. 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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