

Terms and Conditions Governing the OCBC apps x SKP Promotion 2022 (“Promotion”)

1. The Promotion

1.1. The Promotion will run from 1st October 2022 to 31st December 2022 (both dates inclusive), or such other period(s) as may be determined by Oversea-Chinese Banking Corporation (“**OCBC Bank**”) and SKP Pte Ltd (“**SKP**”) in their absolute discretion (“**Promotion Period**”).

2. Eligibility

2.1. The Promotion is open to all users of OCBC Digital and/or OCBC Pay Anyone™ (collectively known as “**OCBC apps**”) (each, an “**Eligible User**”).

3. Promotion Mechanics

3.1. An Eligible User who makes a successful payment via OCBC apps for their purchase of goods (a) at any participating SKP outlet (namely the SKP outlets at Tampines Mall, NEX Shopping Mall, Bukit Panjang Plaza, 1 Sengkang Square, 83 Punggol Central and 200 Telok Ayer Street) and (b) in a single transaction of a minimum of S\$20 (“**Scan and Pay Transaction**”), will enjoy a discount of S\$5 (“**Discount**”).

3.2. The Discount will automatically be applied upon payment of the goods in the respective SKP outlet. The Discount is capped at S\$5 per Scan and Pay Transaction.

3.3. The Discount is valid for the first 215 Scan and Pay Transactions that occur during the Promotion Period.

3.4. The Promotion is not valid in conjunction with any other privileges or promotions or discount programmes.

3.5. All Discounts are strictly non-refundable, non-transferable, and non-assignable.

3.6. Any disputes regarding the Discount or services comprising or relating to the Discount should be resolved directly with SKP at: <https://www.skp.com.sg/contact>.

3.7 The Promotion is only valid for purchases made for personal use and not applicable for traders.

3.8 OCBC Bank reserves the right to claim the full cost of the Discount from the Eligible User by debiting any account of the Eligible User in the event that the Eligible User cancels, refunds, or reverses any transaction made during the Promotion Period, as a result of which the minimum spend requirement is not met.

4. General

4.1. The eligibility of any Eligible User to participate in this Promotion and/or enjoy 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. 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.