

Terms and Conditions Governing the OCBC Pay Anyone™ Exclusive Promotions for 2021 (“Promotion”)

1. The Promotion

1.1. The Promotion will commence from 15th September 2021 to 14th November 2021 (both dates inclusive) or such other period(s) as may be determined by Oversea-Chinese Banking Corporation (“OCBC”) and HitPay Payment Solutions Pte Ltd (“HITPAY”) in their absolute discretion (“**Promotion Period**”).

2. Eligibility

2.1. The Promotion is open to all users who use OCBC Pay Anyone™ (“PAO”) as a payment mode and who successfully scan the PAYNOW QR code generated by the five (5) participating merchants in respect of transactions made pursuant to the respective offers by such merchants (as set out in Clause 3 below).

3. Promotion Mechanics

3.1. The five (5) participating merchants and their respective offers are:

i. **Fresh Collective**

Promotion : Enjoy S\$5 discount at Fresh Collective when you spend a minimum of S\$60 with OCBC Pay Anyone™

Specific Terms & Conditions

- The discount offer is valid for the first 265 successful transactions made via PayNow QR powered by Hitpay, using OCBC Pay Anyone™
- Payment must be made with OCBC Pay Anyone™
- Merchant’s terms and conditions apply. Please contact the merchant directly for full details.

ii. **Elitedias Singapore**

Promotion : Enjoy S\$3 discount at Elitedias Singapore when you spend a minimum of S\$30 with OCBC Pay Anyone™

Specific Terms & Conditions

- The discount offer is valid for the first 358 successful transactions made via PayNow QR powered by Hitpay.
- Payment must be made with OCBC Pay Anyone™
- Merchant’s terms and conditions apply. Please contact the merchant directly for full details.

iii. **Bob The Bakery Boy**

Promotion : Enjoy S\$10 discount at Bob The Baker Boy when you spend a minimum of S\$100 with OCBC Pay Anyone™

Specific Terms & Conditions

- The discount offer is valid for the first 170 successful transactions made via PayNow QR powered by Hitpay.
- Payment must be made with OCBC Pay Anyone™
- Merchant's terms and conditions apply. Please contact the merchant directly for full details.

iv. **Lucia Cakes**

Promotion : Enjoy S\$5 discount at Lucia Cakes when you spend a minimum of S\$50 with OCBC Pay Anyone™

Specific Terms & Conditions

- The discount offer is valid for the first 180 successful transactions made via PayNow QR powered by Hitpay.
- Payment must be made with OCBC Pay Anyone™
- Merchant's terms and conditions apply. Please contact the merchant directly for full details.

v. **Jenny Bakery**

Promotion : Enjoy S\$10 discount at Jenny Bakery when you spend a minimum of S\$100 with OCBC Pay Anyone™

Specific Terms & Conditions

- The discount offer is valid for the first 50 successful transactions made via PayNow QR powered by Hitpay.
- Payment must be made with OCBC Pay Anyone™
- Merchant's terms and conditions apply. Please contact the merchant directly for full details.

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

3.3. All discounts are strictly non-refundable, non-transferable, and non-assignable.

4. **General**

4.1. The eligibility of any user to 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 (Cap 53B) to enforce any of these Terms and Conditions.