

## Terms and Conditions Governing the OCBC Pay Anyone™ Acquisition Campaign June to July 2022 (“Promotion”)

### 1. The Promotion

- 1.1. The Promotion will run from 1<sup>st</sup> June 2022 to 31<sup>st</sup> July 2022 (both dates inclusive) or such other period(s) as may be determined by Oversea-Chinese Banking Corporation (“OCBC Bank”) in its absolute discretion (“Promotion Period”).

### 2. Eligibility Criteria

- 2.1. You will qualify for the Promotion (“Eligible Customer”) if:
- a) You are a new OCBC Pay Anyone™ (“PAO”) user who performs your first successful log in to PAO during the Promotion Period; or
  - b) You are an existing PAO user who has not logged in to PAO in the 12 months before the start of the Promotion Period and you logged in successfully to PAO during the Promotion Period.

### 3. Definitions

- 3.1. An “Eligible Transaction” means (i) a successful peer-to-merchant payment (whether made through PayNow QR, PayNow UEN or NETS QR) via PAO; (ii) a successful peer-to-peer payment made via PAO; (iii) a card-less ATM withdrawal made via PAO; (iv) STACK points exchange / points redemption / e-voucher and physical voucher purchases made via PAO; or (v) 2 successful logins to PAO during a Promotion Sub-Period.

### 4. Promotion Mechanics

- 4.1. The first 1000 Eligible Customers who make an Eligible Transaction and fulfill these terms and conditions during a Promotion Sub-Period (“Qualifying Customer”) as set out in the table below shall be entitled to receive a cashback or UNIQQIFT e-Voucher (“Reward”). The cashback shall be credited to the Eligible Customer’s OCBC Bank deposit account and the e-Voucher shall be credited to the Eligible Customer’s STACK account.

Promotion Sub- Period	Reward
Promotion Sub-Period 1: 1 <sup>st</sup> to 30 <sup>th</sup> June 2022	Cashback of S\$5
Promotion Sub-Period 2: 1 <sup>st</sup> to 31 <sup>st</sup> July 2022	A S\$4 Grab e-Voucher

- 4.2. Each Eligible Customer is only entitled to receive the Reward once during each Promotion Sub-Period.

- 4.3. In the event that any person entitled to the Reward is subsequently found to be ineligible for the Promotion, OCBC Bank shall not be obligated or liable to provide the Reward to another Eligible Customer.
- 4.4. The Promotion shall not apply in conjunction with any other privileges or promotions unless otherwise stated.
- 4.5. The Reward is strictly non-refundable, non-transferable, and non-assignable.
- 4.6. The e-Voucher(s) are strictly not exchangeable for cash.
- 4.7. The e-Voucher(s) shall be available for use and redemption at selected third-party merchants. OCBC Bank reserves the right to decide, in its sole and absolute discretion, which third-party merchants the e-Voucher(s) may be used and redeemed at and these third-party merchants may vary from time to time. The use and redemption of these e-Voucher(s) are subject to further terms and conditions which may be imposed by these third-party merchants and OCBC Bank shall not be liable for these terms and conditions. Qualifying Customers who receive these e-Voucher(s) are required to read, understand, and agree to these further terms and conditions.
- 4.8. 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. 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, the Reward will not be awarded to the Qualifying Customer. OCBC Bank's decision shall be final and OCBC Bank shall not be obliged to entertain any appeal or correspondence on the same.
- 4.9. OCBC Bank reserves the right and at any time at its absolute discretion and without giving any reason or notice to withdraw, clawback, cancel and/or invalidate any Reward awarded to any customer without liability. A customer will not be entitled to any payment or compensation whatsoever in respect of such withdrawal, clawback, cancellation or invalidation.
- 4.10. If any Eligible Customer is subsequently discovered to be ineligible to participate in the Promotion or to receive the Reward, OCBC Bank reserves the right to (i) withdraw the Reward at any time; or (ii) claw-back the Reward or request the relevant customer to repay to or compensate OCBC Bank the value of the Reward at any time, and OCBC Bank shall have the right to debit the value of the Reward or such other amount as it deems fit from the account(s) of the customer. No person shall be entitled to any payment or compensation from OCBC Bank should any Reward be withdrawn, if any Reward is reclaimed by OCBC Bank, or if a customer is asked to repay to or compensate OCBC Bank the value of the Reward for whatsoever reasons.
- 4.11. OCBC Bank reserves the right to substitute or replace the Reward with any item of similar value at its sole discretion without notice to any person.
- 4.12. By participating in this Promotion, Eligible Cardmembers provide their consent for OCBC to collect, use and disclose their personal data, including their names, mobile numbers, and email addresses ("**Personal Data**") for the purposes of determining their eligibility for the Promotion, verifying their identity, contacting them, and administering the Reward. OCBC will collect, use, and disclose the Personal Data of the Eligible Cardmembers in accordance with the Singapore Personal Data Protection Act 2012 and OCBC's Data Protection Policy.

## 5. Cashback Fulfilment

- 5.1. A Qualifying Customer will need to have an existing OCBC Bank deposit account to be credited with the cashback.
  - a) If the Qualifying Customer does not have an OCBC Bank deposit account, the Qualifying Customer needs to create an OCBC Bank account to be credited with the cashback.
  - b) Should a Qualifying Customer fail to hold an OCBC Bank deposit account by the end of Promotion Sub-Period 1, the Qualifying Customer shall irrevocably lose his/her entitlement to receive the cashback.
  - c) Subject to the fulfilment of the terms and conditions set out herein, OCBC Bank shall credit the cashback to the Qualifying Customer's OCBC Bank deposit account within 45 days from the end of the Promotion Sub-Period 1, i.e. by 15 August 2022.
  
- 5.2. OCBC will notify Qualifying Customers of their eligibility by email (or any other suitable means as OCBC may deem fit) within 45 calendar days from the end of Promotion Sub-Period 1.

## 6. e-Voucher(s) Fulfilment

- 6.1. A Qualifying Customer will need to have an existing **STACK** account to be credited with the e-Voucher(s).
- a) If the Qualifying Customer does not have a **STACK** account, the Qualifying Customer needs to create a **STACK** account to be credited with the e-Voucher(s).
  - b) Should a Qualifying Customer fail to create a **STACK** account by the end of the applicable Promotion Sub-Period, the Qualifying Customer shall irrevocably lose his/her entitlement to receive the e-Voucher(s).
  - c) Subject to the fulfilment of the terms and conditions set out herein, OCBC shall credit the e-Voucher(s) to the Qualifying Customer's **STACK** account within 45 days from the end of the applicable Promotion Sub-Period:

Promotion Sub-Period	Fulfilment Period
Promotion Sub-Period 2: 1 <sup>st</sup> to 31 <sup>st</sup> July 2022	By 15 September 2022

- 6.2. Qualifying Customers will need to log in to their **STACK** account to use and redeem the e-Voucher(s). The terms and conditions governing the use and operation of **STACK** accounts shall apply and can be accessed at <https://www.stackreward.com/Home/TermsOfUse>

## 7. General

- 7.1. The eligibility of any Qualifying Customer to receive any Reward shall be determined at the absolute discretion of OCBC Bank.
- 7.2. 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.
- 7.3. 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.
- 7.4. 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.
- 7.5. 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.
- 7.6. 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.