

Terms and Conditions Governing the OCBC Pay Anyone™ Bill Payment Promotion 2022 (“Promotion”)

1. The Promotion

- 1.1. The Promotion will run from 1st to 31st August 2022 (both dates inclusive) or when all 3,750 Cashbacks have been redeemed, whichever is earlier, or such other period(s) as may be determined by Oversea-Chinese Banking Corporation (“**OCBC Bank**”) in its absolute discretion (“**Promotion Period**”).
- 1.2. These Terms and Conditions govern the Promotion. Participation in the Promotion constitutes acceptance of these Terms and Conditions.

2. Eligibility

- 2.1. The Promotion is open to all OCBC Pay Anyone™ (“**PAO**”) users who meet all the requirements set out in these terms and conditions (each an “**Eligible User**”).

3. Definition

- 3.1. A “Qualifying Transaction” is a successful bill payment transaction with a minimum transaction amount of S\$5 made on PAO during the Promotion Period.

4. Promotion Mechanics

- 4.1. An Eligible User will receive a 4% cashback (capped at S\$8 per Eligible User) on total bill payment amount (the “**Cashback**”) when the Eligible User pays bills through a Qualifying Transaction.
- 4.2. The Promotion is limited to the first 2,500 Cashback redemptions during the Promotion Period. In the event of any person entitled to the Cashback is subsequently found to be ineligible for the Promotion, OCBC Bank shall not be obligated or liable to provide Cashback to another Eligible User.
- 4.3. OCBC Bank reserves the rights in its sole and absolute discretion to determine whether a customer qualifies as an Eligible User and whether a transaction qualifies as a Qualifying Transaction under the Promotion. If OCBC Bank in its sole and absolute discretion, decides that a customer is not to be considered as an Eligible User or any transaction is not to be considered a valid transaction, Cashback will not be awarded.

5. Cashback Fulfilment

- 5.1. OCBC Bank will notify the Eligible User(s) of their entitlement to receive the Cashback by email (or any other suitable means as OCBC Bank may deem fit) within 30 business days from the end of the Promotion Period.
- 5.2. Subject to the fulfilment of these Terms and Conditions, OCBC Bank shall credit the Cashback to the Eligible User’s OCBC deposit account linked to PAO within 30 business days after the end of the Promotion Period.
- 5.3. All Cashback(s) are strictly non-refundable, non-transferable, and non-assignable. The

Promotion shall not apply in conjunction with any other privileges or promotions.

- 5.4. OCBC Bank reserves the right and at any time at its absolute discretion and without giving any reason or notice to withdraw, claw-back, cancel and/or invalidate the Cashback awarded to any Eligible User without liability. A customer will not be entitled to any payment or compensation whatsoever in respect of such withdrawal, claw-back, cancellation or invalidation.
- 5.5. If any Eligible User is subsequently discovered to be ineligible to participate in the Promotion or to receive the Cashback, OCBC Bank reserves the right to (i) withdraw the Cashback at any time; or (ii) claw-back the Cashback or request the relevant customer to repay to or compensate OCBC Bank the value of the Cashback at any time, and OCBC Bank shall have the right to debit the value of the Cashback 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 Cashback be withdrawn, if any Cashback is reclaimed by OCBC Bank, or if a customer is asked to repay to or compensate OCBC Bank the value of the Cashback for whatsoever reasons.

6. General

- 6.1. Notwithstanding anything herein, OCBC Bank has the absolute discretion to determine the eligibility of a participant to participate in the Promotion or receive any Cashback(s). The decision of OCBC Bank on all matters relating to or in connection with the Promotion shall be final and binding on the participants. No correspondence or claims will be entertained. OCBC Bank shall not be obliged to disclose any matter relating to the Promotion and the results thereof to the participants.
- 6.2. OCBC Bank reserve 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.
- 6.3. 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.
- 6.4. 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.
- 6.5. 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.
- 6.6. 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.