

Terms and Conditions Governing the OCBC Pay Anyone™ RedMart x STACK Campaign 2022 (“Promotion”)

1. The Promotion

- 1.1. The Promotion will run from 12th August to 31st August 2022 (both dates inclusive) or such other period(s) as may be determined by Oversea-Chinese Banking Corporation (“OCBC”) in its absolute discretion (“**Promotion Period**”).
- 1.2. OCBC will credit a S\$3 RedMart e-Voucher (“**Voucher**”) to selected customers’ STACK accounts (“**Qualifying Customers**”). The Voucher will expire on 30 September 2022.
- 1.3. Customers who have received an email from OCBC notifying them of this promotion will have to log in to their STACK accounts to see if they are Qualifying Customers. The determination of whether a customer is a Qualifying Customer shall be at OCBC’s sole and absolute discretion.
- 1.4. Each Qualifying Customer is entitled to a maximum of one Voucher during the Promotion Period.
- 1.5. The Voucher is strictly non-refundable, non-transferable, and non-assignable, and cannot be replaced if lost, damaged or expired. The Voucher is strictly not exchangeable for cash.
- 1.6. The use and redemption of the Voucher is subject to further terms and conditions which may be imposed by RedMart and OCBC shall not be liable for these terms and conditions. Qualifying Customers who receive the Voucher are required to read, understand, and agree to these further terms and conditions, which are set out on the Voucher.
- 1.7. Qualifying Customers will need to login to their STACK account to use and redeem the Voucher. The terms and conditions governing the use and operation of STACK accounts shall apply.
- 1.8. OCBC 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 Voucher awarded to any customer without liability. A customer will not be entitled to any payment or compensation whatsoever in respect of such withdrawal, claw-back, cancellation or invalidation.

2. General

- 2.1. The eligibility of any customer to receive any Vouchers shall be determined at the absolute discretion of OCBC Bank.
- 2.2. 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.
- 2.3. 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.
- 2.4. 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.
- 2.5. 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.
- 2.6. 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.