

Terms and Conditions Governing the OCBC Pay Anyone™ Usage Campaign June to August 2022 (“Promotion”)

1. The Promotion

- 1.1. The Promotion will run from 1st June to 2022 to 31st August 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 you have received an electronic direct mail (eDM) from OCBC Bank inviting you to participate in the Promotion (please note that the notification to participate in the Promotion is not transferrable).

3. Definitions

- 3.1. “**Eligible Transaction**” means a successful peer-to-merchant payment (whether made through PayNow QR, PayNow UEN or NETS QR) or a successful peer-to-peer payment or a card-less ATM withdrawal made via PAO.

4. Promotion Mechanics

- 4.1. An Eligible Customer who makes Eligible Transactions during the stated Promotion Sub-Period(s) (the “**Qualifying Customer**”) shall be entitled to receive e-Vouchers , in accordance with the table below.

Promotion Sub- Period(s)	Criteria	e-Vouchers
Promotion Sub-Period 1: 1 st to 30 th June 2022	Perform one Eligible Transaction via PAO Perform three or more Eligible Transactions via PAO	One e-Voucher valued at S\$3 Two e-Vouchers valued at S\$3 each (total value of S\$6)
Promotion Sub-Period 2: 1 st to 31 st July 2022	Perform one Eligible Transaction via PAO Perform three or more Eligible Transactions via PAO	One e-Voucher valued at S\$3 Two e-Vouchers valued at S\$3 each (total value of S\$6)
Promotion Sub-Period 3: 1 st to 31 st August 2022	Perform one Eligible Transaction via PAO Perform three or more Eligible Transactions via PAO	One e-Voucher valued at S\$3 Two e-Vouchers valued at S\$3 each (total value of S\$6)

- 4.2. Each Eligible Customer is only entitled to receive a maximum of two e-Vouchers amounting to an aggregate value of S\$6 during the Promotion Period, to be credited to the Qualifying Customer's STACK account.
- 4.3. The Promotion is limited to the first 1000 Qualifying Customers who meet the conditions set out in these terms and conditions during each Promotion Sub-Period. For the avoidance of doubt, in the event that any person entitled to the e-Vouchers is subsequently found to be ineligible for the Promotion, OCBC Bank shall not be obligated or liable to provide the e-Vouchers to another Qualifying Customer.
- 4.4. The e-Vouchers are strictly non-refundable, non-transferable, and non-assignable.
- 4.5. The e-Vouchers are strictly not exchangeable for cash.
- 4.6. The e-Vouchers 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-Vouchers may be used and redeemed at and these third-party merchants may vary from time to time throughout the Promotion Period. The use and redemption of these e-Vouchers 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-Vouchers are required to read, understand, and agree to these further terms and conditions.
- 4.7. 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 Period. 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 (as the case may be), the e-Voucher 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.
- 4.8. If any Eligible Customer is subsequently discovered to be ineligible to participate in the Promotion or to receive the e-Vouchers, OCBC Bank reserves the right to (i) forfeit or withdraw the e-Vouchers at any time; or (ii) (where the e-Vouchers have been redeemed) claw-back the e-Vouchers or request the relevant customer to repay to or compensate OCBC Bank the value of the e-Vouchers at any time, and OCBC Bank shall have the right to debit the value of the e-Vouchers plus any goods and services tax 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 e-Vouchers be forfeited or withdrawn, if any Gift is reclaimed by OCBC Bank, or if a customer is asked to repay to or compensate OCBC Bank the value of the e-Vouchers for whatsoever reasons.
- 4.9. OCBC Bank reserves the right to substitute or replace the e-Vouchers with any item of similar value at its sole discretion without notice to any person.
- 4.10. By participating in this Promotion, Eligible Customers provide their consent for OCBC Bank 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 e-Vouchers. OCBC will collect, use, and disclose the Personal Data of the Eligible Customers in accordance with the Singapore Personal Data Protection Act 2012 and OCBC's Data Protection Policy.

5. e-Voucher Fulfilment

- 5.1. A Qualifying Customer will need to have an existing **STACK** account to be credited with the e-Vouchers.
- 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-Vouchers.
 - b) Should a Qualifying Customer fail to create his/her **STACK** account within the Promotion Sub-Period for which the e-Vouchers are awarded, the Qualifying Customer shall not be entitled to receive the e-Vouchers for that Promotion Sub-Period and the Qualifying Customer shall irrevocably lose his/her entitlement to receive the e-Vouchers for that Promotion Sub-Period.
 - c) Subject to the fulfilment of the terms and conditions set out herein, OCBC Bank shall credit the e-Vouchers to the Qualifying Customer's STACK account within 45 days from the end of each Promotion Sub-Period:

Promotion Sub-Period(s)	Fulfilment Period(s)
Promotion Sub-Period 1: 1 st to 30 th June 2022	By 15 th Aug 2022
Promotion Sub-Period 2: 1 st to 31 st July 2022	By 15 th Sep 2022
Promotion Sub-Period 3: 1 st to 31 st August 2022	By 15 th Oct 2022

- 5.2. Qualifying Customers will need to log in to their STACK account to use and redeem the e-Vouchers. The terms and conditions governing the use and operation of STACK accounts shall apply.

6. General

- 6.1. The eligibility of any Eligible Customer to participate in this Promotion and/or receive any e-Voucher(s) shall be determined at the absolute discretion of OCBC Bank.
- 6.2. 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.
- 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.