

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

1. The Promotion

- 1.1. The Promotion will commence from 7th March to 30th June 2022 (both dates inclusive) or such other period(s) as may be determined by Oversea-Chinese Banking Corporation (“**OCBC Bank**”) and Kinokuniya Book Stores of Singapore Pte Ltd (“**Kinokuniya**”) in their absolute discretion (“**Promotion Period**”).

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. Definitions

- 3.1. A ‘**Scan and Pay Transaction**’ is a successful payment made via the OCBC Pay Anyone™ app for the payment of goods and services at the Kinokuniya Singapore Main Store (Ngee Ann City, Takashimaya S.C.), executed by the Eligible User scanning a NETS QR code generated on the NETS terminal at a manned cashier counter).

4. Promotion Mechanics

- 4.1. An Eligible User shall be entitled to enjoy S\$5 off his/her total purchases with a minimum spend of S\$30 at Kinokuniya outlets (“**Discount**”) for each Scan and Pay Transaction.
- 4.2. The Discount is valid for the first 3,000 Scan and Pay Transactions made by Eligible Users during the Promotion Period and shall be capped at 1 redemption per Scan and Pay Transaction or while the Discounts last.
- 4.3. The Discount is only redeemable at Kinokuniya cashier counters that are physically manned and not valid for online or self-service kiosk purchase.
- 4.4. The Promotion is not valid in conjunction with any other privileges, promotions, or discount programmes.
- 4.5. All Discounted purchases made are strictly non-refundable, non-transferable, and non-assignable.
- 4.6. Any disputes regarding the application of the Discount or goods and services sold by Kinokuniya, should be resolved directly with Kinokuniya.
- 4.7. Any disputes regarding OCBC Pay Anyone™ app or relating to the Promotion, please contact OCBC Bank’s customer hotline at 1800 363 3333.

5. General

- 5.1. The eligibility of any user to enjoy any promotion shall be determined at the absolute discretion of OCBC Bank.
- 5.2. 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.
- 5.3. 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.
- 5.4. 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.
- 5.5. 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.
- 5.6. 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.