

Terms and Conditions Governing the OCBC PayNow Registration Promotion (the “Promotion”)

1. General Terms and Conditions

- 1.1 The Promotion shall be held from 28 April 2020 11:00am (Singapore time) to 1 June 2020 11:59pm (Singapore time), both dates inclusive, or such other period(s) as may be determined by Oversea-Chinese Banking Corporation Limited (“**OCBC Bank**”) in its absolute discretion (the “**Promotion Period**”).

2. Eligibility

- 2.1 This Promotion shall be applicable to individuals who fulfil all of the following criteria (each an “**Eligible Customer**”):

- (a) the individual must have an existing current or savings account with OCBC Bank under their personal name (“**Personal Current or Savings Account**”);
- (b) such individual’s Personal Current or Savings account that is linked to the NRIC or mobile number registered with PayNow (as set out in clause 3.1(b) below) must not be de-linked from such NRIC or mobile number from the period starting from the commencement of the Promotion Period and ending on the date falling 60 days after the end of the Promotion Period.

- 2.2 For the avoidance of doubt, OCBC Bank corporate and business customers are not eligible for the Promotion.

3. Promotion

- 3.1 The first 30,000 Eligible Customers who:

- (a) successfully register for PayNow using their NRIC or mobile number; and
- (b) link their Personal Current or Savings Account to such NRIC or mobile number

during the Promotion Period shall be entitled to receive a cash reward of S\$5 each (the “**Cash Reward**”).

- 3.2 A child whose parent successfully registers for PayNow for their child using the child’s NRIC and by linking such NRIC to the child’s Personal Current and/or Savings Account shall also qualify under clause 3.1 above.

- 3.3 The following table illustrates how an Eligible Customer may qualify for the Cash Reward under this Promotion:

Before Promotion Period		During Promotion Period
Has registered for PayNow using NRIC (with their Personal Current or Savings Account linked to NRIC)	Has registered for PayNow with mobile number (with their Personal Current or Savings Account linked to mobile number)	Eligible Customer may be entitled to receive the Cash Reward if:
✓	✗	He/she links mobile number to PayNow
✗	✓	He/she links NRIC to PayNow
✗	✗	He/she registers for PayNow using his/her NRIC and/or mobile number and links their Personal Current or Savings Account to such NRIC and/or mobile number

4. Cash Reward

- 4.1 The Cash Reward will be credited into the Eligible Customer's Personal Current or Savings account that was linked to such customer's NRIC or mobile number registered with PayNow within 60 days from the end of the Promotion Period, e.g. if the Promotion Period ends on 1 June 2020, then where an Eligible Customer has successfully registered their NRIC or mobile number between 28 April 2020 and 1 June 2020, they will receive the Cash Reward by 31 July 2020.
- 4.2 In the event that the Eligible Customer links his/her NRIC and mobile number to two different Personal Current or Savings Accounts, the Cash Reward will be credited into the account that is linked to his/her NRIC.
- 4.3 Each Eligible Customer is only entitled to receive a maximum of one (1) Cash Reward under this Promotion.
- 4.4 A customer who had already registered for PayNow with his/her NRIC and/or mobile number prior to the Promotion Period and who de-registers and re-registers again during the Promotion Period shall not be entitled to receive the Cash Reward.
- 4.5 The Cash Reward is not transferrable or exchangeable for other items. OCBC Bank reserves the right to replace the Cash Reward with any item of similar value.
- 4.6 The eligibility of any Eligible Customer to receive the Cash Reward shall be determined at the absolute discretion of OCBC Bank.

5. General

- 5.1 All employees of OCBC Bank shall not be eligible for the Promotion.
- 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 customer and the dates of the Promotion.
- 5.3 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.

- 5.4 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.
- 5.5 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.

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