

Terms and Conditions Governing the OCBC Pay Anyone™ Refer-A-Friend June to December 2022 Promotion (“Promotion”)

1. The Promotion

- 1.1. The Promotion will commence on 1st June 2022 (“Start Date”). The Promotion shall end on 31st December 2022, or when all 6,000 Referrer Cashbacks (as defined below) have been redeemed, whichever is earlier, or such other period(s) as may be determined by Oversea-Chinese Banking Corporation (“**OCBC**”) 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. General Terms

- 2.1. “**Application**” refers to the OCBC Pay Anyone™ Application for mobile devices that can be downloaded by the user from the Apple App Store, Google Play Store and Huawei AppGallery.

3. Eligibility

- 3.1. The Promotion is open to all existing Application users.
- 3.2. During the Promotion Period, an existing Application user who shares the referral link (the “**Referrer**”) with an individual who (a) has never previously logged into the Application, or (b) has not logged into the Application in the 12 months before the Start Date (the “**Referee**”), will be eligible to receive a S\$3 cashback (“**Referrer Cashback**”), subject to the following conditions:
 - a) The Referrer shares the referral link with the Referee;
 - b) The Referrer submits an e-form containing (i) the Referrer’s name and their mobile number (as per Bank’s record) and their email address, and (ii) the Referee’s name and their mobile number (as per Bank’s record) and their email address; and
 - c) The Referee downloads and successfully logs into the Application with Referee’s OCBC Internet Banking Access Code and PIN during the Promotion Period (i) for the first time, or (ii) for the first time in the 12 months before the Start Date (“**Referee’s Successful Login**”),

(The above being considered a “**Successful Referral**”).
- 3.3. Upon a Successful Referral, the Referee will be entitled to a one-time cashback of S\$3 (“**Referee Cashback**”).
- 3.4. Referee(s) will not qualify to receive the Referee Cashback if they delete their application account during the Promotion Period, or if Referee had logged into the Application within 12 months before the Start Date.
- 3.5. For the avoidance of doubt, where any person entitled to the Referrer Cashback or Referee Cashback is subsequently found to be ineligible for the Promotion, OCBC Bank shall not be obligated or liable to provide the Referrer Cashback or Referee Cashback

to any other person.

- 3.6. OCBC reserves all rights in its sole and absolute discretion to determine whether a referral qualifies as a Successful Referral during the Promotion Period. If OCBC in its sole and absolute discretion decides that any referral is not a Successful Referral, the Referrer Cashback and Referee Cashback will not be awarded.
- 3.7. By participating in the Promotion, the Referrers and Referees consent to (i) OCBC collecting, using, and disclosing their names, email addresses, and mobile numbers ("**Personal Data**") for the purposes of determining their eligibility for the Promotion, verifying their identity, contacting them, and fulfilling the respective Referrer Cashback and the Referee Cashback ("**Promotion Purposes**"), and (ii) OCBC disclosing the Referee's status as a customer of the bank to the Referrer. When the Referrer submits the Personal Data of the Referee, he/she must ensure that he/she has obtained the consent of the Referee to disclose his/her Personal Data to OCBC for the Promotion Purposes. OCBC will collect, use, and disclose the Personal Data of Referrers and Referees in accordance with the Singapore Personal Data Protection Act 2012 and the OCBC Data Protection Policy.

4. Cashback Fulfilment

- 4.1. Subject to the fulfilment of these Terms and Conditions, OCBC shall credit the Referee Cashback and Referrer Cashback to the Referrer's and Referee's OCBC deposit account linked to the Application within 45 days from the end of each Promotion Sub-Period, as set out in the table below:

Promotion Sub-Period(s) 2022	Fulfilment Period(s)
Promotion Sub-Period 2: 1 st to 30 th June	By 16 July 2022
Promotion Sub-Period 3: 1 st to 31 st July	By 16 August 2022
Promotion Sub-Period 4: 1 st to 31 st August	By 16 September 2022
Promotion Sub-Period 5: 1 st to 30 th September	By 16 October 2022
Promotion Sub-Period 6: 1 st to 31 st October	By 16 November 2022
Promotion Sub-Period 7: 1 st to 30 th November	By 16 December 2022
Promotion Sub-Period 8: 1 st to 31 st December	By 16 January 2023

- 4.2. All Referee Cashbacks and Referrer Cashbacks are strictly non-refundable, non-transferable, and non-assignable.
- 4.3. OCBC will notify both Referrer and Referee of their entitlement to receive the Referee Cashback and Referrer Cashback by email, or any other suitable means as OCBC may deem fit, within 45 calendar days from the end of each Promotion Sub-Period.
- 4.4. OCBC reserves the right at any time at its absolute discretion and without giving any reason or notice to withdraw, claw-back, cancel and/or invalidate any awarded Referee Cashback and/or Referrer Cashback 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. General

- 5.1. 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.
- 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 2001 to enforce any of these Terms and Conditions.