

Terms and Conditions Governing OCBC Blue-Chip Investment Plan (BCIP) \$20 UNIQQIFT Voucher Promotion for selected NIKKO AM ETF Counters [June to August]

V14022020

1. The promotion period shall run from 28 June 2021 and shall end on such date as may be determined by Oversea-Chinese Banking Corporation Limited ("**OCBC Bank**") at its absolute discretion (the "**Promotion Period**").

Eligibility

2. You will qualify for the Promotion if you perform an Eligible Transaction (as defined in clause 3 below) ("**Eligible Customer**").

Definitions

3. An "Eligible Transaction" refers to an investment of at least S\$200 per month into any of the following Nikko AM ETF counters: (a) Nikko AM Singapore STI ETF; (b) Nikko AM SGD Investment Grade Corporate Bond ETF; or (c) NIKKO AM-ICBCSG CHINA BOND ETF through OCBC's Blue Chip Investment Plan ("**BCIP**") for a period of at least 3 months.

Promotion Mechanics

4. Eligible Customers who perform an Eligible Transaction will be entitled to S\$20 worth of UNIQQIFT cash vouchers (the "**Gift**"), subject to these terms and conditions.
5. The Promotion is limited to the first 300 Eligible Customers who meet the conditions set out in these terms and conditions during the Promotion Period. For the avoidance of doubt, in the event that any person entitled to the Gift is subsequently found to be ineligible for the Promotion, OCBC Bank shall not be obligated or liable to provide the Gift to another Eligible Customer.
6. Eligible Customers are entitled to a maximum of one (1) Gift. An Eligible Customer who performs more than one Eligible Transaction will not be entitled to more than one Promotional Gift.
7. OCBC Bank reserves the right in its sole and absolute discretion to determine whether a transaction qualifies as an Eligible Transaction under the Promotion. If OCBC Bank in its sole and absolute discretion decides that any transaction is not to be considered a valid transaction, the Gift will not be awarded.
8. OCBC Bank reserves the right to claw-back and deduct from any of the Eligible Customer's accounts with OCBC Bank the equivalent value of the Gift if the Eligible Customer terminates the BCIP before the expiry of three months after the BCIP investment was made. Further, if any Eligible Customer is subsequently discovered to be ineligible to participate in the Promotion or to receive the Gift, OCBC Bank reserves the right to (i) forfeit or withdraw the Gift at any time; or (ii) (where the Gift has been redeemed) claw-back the Gift or request the relevant customer to repay to or compensate OCBC Bank the value of the Gift at any time, and OCBC Bank shall have the right to debit the value of the Gift 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 Gift 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 Gift for whatsoever reasons.

Gift

9. An SMS for the redemption of the Gift will be sent to the customer's mobile number on record with the Bank within 4 weeks from the end date of the promotional period.
10. To use the UNIQQIFT e-voucher, key in the given PIN number at the given website stated within the SMS.
11. Please note that e-vouchers are issued by UNIQQIFT and not OCBC (notwithstanding that they may incorporate the mark and/or logo of the marketplace platform and/or other marks and logos of OCBC). OCBC gives no warranty as to the quality, merchantability, state, condition or fitness of the e-vouchers, products and/or services offered, provided or made available on the marketplace platform.
12. The Gift is strictly not refundable and cannot be replaced if lost, damaged or expired.
13. The Gift is strictly not exchangeable for cash.
14. Redemption of the Gift is subject to the respective merchant's terms and conditions. Please refer [to this website](#) for the participating physical merchants.
15. OCBC Bank reserves the right to substitute or replace the Gift with any item of similar value at its sole discretion without notice to any person.

General

16. The eligibility of any Eligible Customer to receive any Gift shall be determined at the absolute discretion of OCBC Bank.
17. 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 cardholder and the dates of the Promotion.
18. 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.
19. 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.
20. 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.
21. 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.