

Terms & Conditions Governing the OCBC Home Loan National Day Promotion (the "Promotion")

Promotion Period

1. The promotion period shall run from 8 August 2020 to 30 September 2020 (both dates inclusive), or such other period(s) as may be determined by Oversea-Chinese Banking Corporation Limited ("OCBC Bank") at its absolute discretion (the "Promotion Period"). Each Eligible Customer will receive one Gift for all loans applied and accepted during the Promotion Period.

Eligibility

2. You will qualify for the Promotion ("Eligible Customer") if:
 - (a) you have successfully applied for an OCBC 3M Compounded or 90 Day SORA Home Loan during the Promotion Period;
 - (b) your OCBC Home Loan must be approved and accepted by the end of the Promotion Period; and
 - (c) your loan size is at least S\$1 million on a completed private property, with the SORA pricing as published on OCBC's website.

Promotion Mechanics

3. The first 55 Eligible Customers will be entitled to receive a 1-Night Stay at The Barracks Hotel Sentosa with complimentary breakfast and lounge access for 2 persons (the "Gift").
4. In accordance with regulations for property purchase, \$750 for each complimentary night will be deducted from the property purchase price to compute the adjusted purchase price and eligible loan amount.
5. OCBC will send Eligible Customers an email containing the electronic voucher for the Gift by 31st October 2020.
6. Redemption of the Gift is subject to The Barracks Hotel Sentosa's terms and conditions. Please refer to electronic voucher that will be sent to you for the full details.
7. OCBC reserves the right to substitute or replace the Gift with any item of similar value at its sole discretion without notice to any person.
8. The Gift is strictly not refundable and cannot be replaced if lost, damaged or expired.
9. The Gift is not exchangeable for cash, gift vouchers, gift cards, loyalty redemption programme points, and/or other goods and services.

General

10. The eligibility of any Eligible Customer to participate in the Promotion shall be determined at the absolute discretion of OCBC.
11. OCBC 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.
12. OCBC 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 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.

13. OCBC'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. 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.
14. OCBC 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.
15. 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.

Version Date: 31 August 2020