

Terms and Conditions Governing 360 Account and OCBC MyOwn Account Lucky Draw 2025

VO1112025

The 360 Account and OCBC MyOwn Account Lucky Draw 2025 (the “**Promotion**”) commences from 1 November 2025 to 31 December 2025 (or any such date(s) as may be determined and notified by OCBC Bank in its sole discretion) (“**Promotion Period**”).

Terms and Conditions Governing the 360 Account and OCBC MyOwn Account Lucky Draw 2025 are to be read in conjunction with the Terms and Conditions governing the OCBC MyOwn Account found on OCBC website > Personal Banking > Account > OCBC MyOwn Account and Terms and Conditions governing the 360 Account found on OCBC website > Personal Banking > Account > 360 Account and refer to Terms and conditions governing the 360 Account.

1. Eligibility

- 1.1. The Promotion is open to all Eligible Customers (as defined in the following table). Each Eligible Customer will be entitled to one (1) x Lucky Draw chance for completing each Qualifying Action. There is no limit to the number of Lucky Draw chances each Eligible Customer can earn.

Eligible Customer	Qualifying Action	Number of Lucky Draw Chances
1. Is a tagged parent to an existing OCBC MyOwn Account	Refers a friend to open a new OCBC MyOwn Account with the OCBC MyOwn Debit Card during the Promotion Period by sharing with them his / her personalised referral code (from their OCBC App dashboard). The parent of the friend successfully opens a new OCBC MyOwn Account.	1 x chance
2. Is not a tagged parent to an existing OCBC MyOwn Account	Opens a new OCBC MyOwn Account with the OCBC MyOwn Debit Card during the Promotion Period. The account opened must be active and in good standing with OCBC Bank until the Selection Date.	1 x chance
3. Is a holder of an OCBC 360 Account	Refers a friend to open a new OCBC 360 Account during the Promotion Period by sharing with them his / her personalised referral code (from their OCBC App dashboard). The friend successfully opens a new OCBC 360 Account.	1 x chance
4. Does not hold an OCBC 360 Account	Opens a new OCBC 360 Account during the Promotion Period. The account opened must be active and in good standing with OCBC Bank until the Selection Date.	1x chance

- 1.2. Four hundred (400) Eligible Customers will be randomly selected at the end of the Promotion Period (“**Winners**”), as winners of the following gift (“**Gift**”):

Gifts	Number of Winners
2 Day 1 Night Stay in Mandai Rainforest Resort by Banyan Tree Rainforest King/Twin Room inclusive of Breakfast for Two Persons	400 Winners

- 1.3. Each Winner shall only be entitled to win one Gift.

- 1.4. The Lucky Draw will be conducted in the presence of an independent auditor on 16 January 2026, between 2pm to 6pm (“**Selection Date**”) at 65 Chulia St, OCBC Centre #23-00, Singapore 049513 (or at such venue, date and time as may be determined and informed), via randomized approach through electronic means.

2. Gift

- 2.1. An SMS with the redemption code for the Gift will be sent to the Winner's mobile number on record with OCBC Bank records within 10 days from the Lucky Draw.
- 2.2. Redemption and booking period are from 19 January 2026 to 30 June 2026.
- 2.3. The redemption code is valid for the period indicated and cannot be extended. Blackout dates apply.
- 2.4. Advance booking is required for Rooms, F&B and Spa, and subject to availability. Changes or cancellations may result in forfeiture and additional costs and are subject to the hotel's policies.
- 2.5. Accommodation is for a maximum of two (2) adults and is inclusive of all tax and service charges for such accommodation. Breakfast for up to two (2) people is included.
- 2.6. Please contact Reservations team at reservations-mandairainforest@banyantree.com to make reservations.
- 2.7. The redemption code is strictly for use by the Winner.
- 2.8. During check-in, please present (a) Room reservation confirmation email, (b) SMS with redemption code, and the identification document or passport with credentials matching the reservation details.
- 2.9. Each Winner is only eligible to redeem once. If the Winner makes duplicate redemptions, the retail price of the additional redemption will be charged to the Winner's account.
- 2.10. The redemption code is non-transferable, non-refundable, and cannot be exchanged for cash or other services. Any balance amount or unused services will not be refunded.
- 2.11. The redemption code cannot be combined with other promotions, discounts, or offers unless stated otherwise.
- 2.12. Where a redemption code is used in breach of the above Terms and Conditions, Banyan Tree reserves the right to refuse redemption of the code.
- 2.13. In the event of any dispute, the decision by OCBC and/or Banyan Tree will be final and no correspondence may be entertained.
- 2.14. For the avoidance of doubt, in the event that any Winner entitled to the Gift is subsequently found to be ineligible for the Promotion, OCBC shall not be obligated or liable to provide the Gift to another Eligible Customer.
- 2.15. If any Winner is subsequently discovered to be ineligible to participate in the Promotion or violates any of the conditions set out in the Promotion or to receive the Gift, OCBC Bank reserves the right to (i) deny the Gift and there will be no compensation whatsoever after such cancellation (ii) 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 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 withdrawn, if any Gifts are 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.
- 2.16. The Gift, whether wholly or in part, is non-refundable, non-transferable, non-exchangeable and not redeemable for cash. The sale, transfer, resale, donation or exchange of the Gift is strictly prohibited.
- 2.17. OCBC reserves the right to substitute or replace any Gift or part thereof with an item of similar value at its sole discretion without notice to any person.
- 2.18. By accepting the Gift, the Winner consents to OCBC announcing and publishing the full name and last 4 characters of NRIC of the Winner on OCBC's designated platform or event, and any other publicity materials, in relation to them being a winner under this Promotion.
- 2.19. Black out dates. Vouchers cannot be redeemed on these blackout dates:
 - 16 to 18 February 2026
 - 3 to 5 April 2026
 - 1 to 3 May 2026
 - 31 May to 1 June 2025
 - All other blackout dates at Hotel's discretion

3 General

- 3.1 This Promotion shall not apply in conjunction with any other privileges or promotions unless otherwise stated.
- 3.2 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.
- 3.3 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. The decision of OCBC Bank on all matters relating to this Promotion shall be final and binding on all participants. No correspondence or appeal shall be entertained by OCBC Bank.

- 3.4 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.
- 3.5 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. The decision of OCBC Bank on all matters relating to this Promotion shall be final and binding on all participants. No correspondence or appeal shall be entertained by OCBC Bank.
- 3.6 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.
- 3.7 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.
- 3.8 These terms and conditions shall be governed by laws of Singapore and the participants irrevocably submit to the nonexclusive 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 (Right of Third Parties) Act 2001 to enforce any of these terms and conditions.
- 3.9 By participating in the Promotion:
 - 3.9.1 The Eligible Child Customer and /or Eligible Customer hereby agrees and consents to the collection, use and disclosure of their personal data by OCBC Bank and its related corporations (collectively, "OCBC Group") for the purposes of managing and administering this Promotion, and such other applicable and/or related purposes, in accordance with OCBC's Data Protection Policy (which can be accessed via the OCBC website > Personal Banking > Policies) ("Purposes"). Where the personal data of another individual is provided to OCBC Group, the discloser of such information confirms that consent has been obtained from such individual for the Purposes; and
 - 3.9.2 The Referrer, the Referred Client and their parents acting on their behalf consent to the following:
 - (i) The Referrer and their parents acting on their behalf consent to having the referrals and the Referrer's name disclosed to the Referred Client and the Referred Client's parents acting on their behalf; and
 - (ii) The Referred Client and their parents acting on their behalf consent to having the Referred Client's name and status of successful signing up under the Promotion disclosed to the Referrer and the Referrer's parents acting on their behalf.
 - 3.9.3 By participating in the Promotion, both the Referrer and the Referred Client consent to the following:
 - (i) The Referrer consents to having the referrals and his or her name disclosed to the person(s) referred by them to OCBC Bank; and
 - (ii) The Referred Client consents to having his or her name and status of successful signing up under the Promotion disclosed to the Referrer.