

Terms and Conditions Governing OCBC MyOwn Account September 2025 Lucky Draw

V0102092025

The OCBC MyOwn Account OCBC MyOwn Account September 2025 Lucky Draw (the “**Promotion**”) commences from 13 September 2025 and ends on 31 October 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 OCBC MyOwn Account OCBC MyOwn Account September 2025 Lucky Draw 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.

1. Eligibility

- 1.1. The Promotion is open to customers whose parents successfully opens a new OCBC MyOwn Account with the OCBC MyOwn Debit Card (“**New Account**”) on their behalf with OCBC Bank during the Promotion Period or is holding an OCBC MyOwn Account with the OCBC MyOwn Debit Card (each, an “**Eligible Customer**”).

2. Promotion Mechanics

- 2.1. An Eligible Customer shall be entitled to one (1) x chance upon satisfaction of the criteria set out in clause 1 and below:
- (i) To the extent if the child does not hold an OCBC MyOwn Account, the parent successfully opens a new OCBC MyOwn Account (“**New Account**”) on their child’s behalf with OCBC Bank. The New Account must be active and in good standing with OCBC Bank until the Selection Date; or
 - (ii) The parent whose child has an active OCBC MyOwn Account invites their family and/or friend(s) to apply for a New Account by sharing with them his / her personalised referral code (from their OCBC App dashboard) (a “**Referrer**”). The individual being referred by the Referrer (a “**Referred Client**”) must get their parents to apply for a New Account via OCBC App that belongs to the parent of the Referred Client by submitting the Referrer’s personalized referral code;
- 2.2. An Eligible Customer shall be entitled to one (1) x chance upon satisfaction of the criteria set out in clause 1 and 2.1 for a Lucky Draw.

- 2.3. There is no limit to the number of Lucky Draw chances each Eligible Customer can receive from clause 2.1.ii. Please refer to the below table for an illustration of how customers can earn the Lucky Draw chances:

Action by Eligible Customer	Number of Chances
Opens a OCBC MyOwn Account during the Promotion Period	1 x chances
Successfully refers 1 friend whose OCBC MyOwn Account is opened during the Promotion Period	1 x chances
Successfully refers 2 friends whose OCBC MyOwn Account is opened during the Promotion Period	2 x chances

- 2.4. Five hundred (500) 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
Gift: 2 Day 1 Night Stay in Mandai Rainforest Resort by Banyan Tree Rainforest King/Twin Room inclusive of Breakfast for Two Persons	500 Winners

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

2.6. The Lucky Draw will be conducted in the presence of an independent auditor on 7 November 2025, 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.

2.7. Gift

- (i) 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 7 days from the Lucky Draw.
- (ii) Redemption and booking period are from 15 November 2025 to 30 June 2026.
- (iii) The redemption code is valid for the period indicated and cannot be extended. Blackout dates apply.
- (iv) 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.
- (v) 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.
- (vi) Please contact Reservations team at reservations-mandairainforest@banyantree.com to make reservations.
- (vii) The redemption code is strictly for use by the Winner.
- (viii) 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.
- (ix) 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.
- (x) 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.
- (xi) The redemption code cannot be combined with other promotions, discounts, or offers unless stated otherwise.
- (xii) 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.
- (xiii) In the event of any dispute, the decision by OCBC and/or Banyan Tree will be final and no correspondence may be entertained.
- (xiv) 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.
- (xv) 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.
- (xvi) 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.
- (xvii) 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.
- (xviii) 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.
- (xix) Black-out dates. Vouchers cannot be redeemed on these blackout dates:
 - 02-07 Oct 2025
 - 24-25 Dec 2025
 - 31 Dec 2025 to 2 Jan 2026
 - 16-18 Feb 2026
 - 3-5 April 2026
 - 1-3 May 2026
 - 31 May – 01 June 2026
 - 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.
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- 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 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.