Terms & Conditions Governing the OCBC Wisma Atria First Year Anniversary Credit Card Sign Up Rewards Promotion (Exclusive to OCBC Wisma Atria Branch only) (the "Promotion")

Promotion Period

The Promotion shall be run by Oversea-Chinese Banking Corporation Limited ("OCBC Bank"), BBW Books Singapore Pte Ltd ("BookXcess"), and Asia Food Consultants Pte Ltd ("Baristart Coffee Singapore"). The promotion period shall run from 25 November 2023 to 31 December 2023 (both dates inclusive), or such other periods(s) as may be determined by at its absolute discretion (the "Promotion Period").

Eligibility

2. You will qualify for the Promotion ("Eligible Customer") if you have applied for a new OCBC Credit Card ("Card") during the Promotion at the OCBC Wisma Atria Branch, during the Promotion Period.

Promotion Mechanics

- 3. An Eligible Customer who meets the conditions specified herein ("Qualifying Customers") will be entitled to receive a gift bag (the "Gift Bag"). This Gift Bag is worth up to S\$80, and includes S\$30 BookXcess and S\$20 Baristart Coffee vouchers. BookXcess voucher valid for use with minimum nett spend of S\$50, valid for 7 days from day of issuance (inclusive). Baristart Coffee Singapore vouchers issued in denominations of two S\$10 vouchers, valid for use with minimum nett. spend of S\$20 on each voucher, valid for 30 days from day of issuance (inclusive).
- 4. The Promotion is limited to the first 400 Qualifying 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 Bag is subsequently found to be ineligible for the Promotion, OCBC Bank shall be obligated or liable to provide the Gift Bag to another Eligible Customer.
- 5. Qualifying Customers are entitled to receive a maximum of 1 Gift Bag.
- 6. If any Eligible Customer is subsequently discovered to be ineligible to participate in the Promotion or to receive the Gift Bag, OCBC reserves the right to (i) forfeit or withdraw the Gift Bag at any time; or (ii) (where the Gift Bag has been redeemed or used) claw-back the Gift Bags or request the relevant customer to repay to or compensate the value of the Gift Bags at any time. No person shall be entitled to any payment or compensation from OCBC Bank should any Gift Bags be forfeited or withdrawn, if any Gift Bags are reclaimed by OCBC, or if a customer is asked to repay to or compensate OCBC the value of the Gift Bags redeemed or used for whatsoever reasons.
- 7. BookXcess, Baristart Coffee Singapore and OCBC Bank reserve the right to substitute or replace items in the Gift Bag with any item of similar value at its sole discretion without notice to any person.

Redemption of Gift Bag

- 8. Qualifying Customers must collect their Gift Bag at OCBC Wisma Atria Branch on the same day as the new Card application, within the stipulated retail hours of OCBC Wisma Atria Branch from 11:00 to 21:00 and merchant operation hours, excluding branch closure days. No late collection will be entertained.
- 9. To collect the Gift Bag, Qualifying Customers must approach any branch ambassador at OCBC Wisma Atria Branch to declare their eligibility.

General

- 10. The eligibility of any Eligible Customer to participate in this Promotion and/or receive any Voucher shall be determined at the absolute discretion of OCBC Bank, BookXcess and Baristart Coffee Singapore.
- 11. OCBC Bank, BookXcess and Baristart Coffee Singapore reserve the right at their absolute discretion to collectively 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 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.
- 13. OCBC Bank, BookXcess and Baristart Coffee Singapore'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, BookXcess and Baristart Coffee Singapore. 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 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.
- 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 2001 to enforce any of these terms and conditions.

Version Date: 22 November 2023