

Terms and Conditions Governing OCBC Digital Account Opening for Foreigners Dragon Year Lucky Draw Promotion 2024 (the "Promotion")

V24012024

Qualifying Period

1. The Promotion shall commence on 26 January 2024 to 31 March 2024 or until such period(s) as may be determined by Oversea-Chinese Banking Corporation Limited ("OCBC Bank") in its absolute discretion (the "Qualifying Period").

Eligibility

2. This Draw is applicable to individuals who meet all the following conditions ("Eligible Customer"):
 - a) You must invite your friend(s) to open a bundled Statement Savings Account ("SSA") and Global Savings Account ("GSA") ("Eligible Accounts") by sharing your personalised referral code (from the OCBC Digital referral dashboard) ("Referral Code") with your friend(s) (a "Referrer"); and
 - b) You must have successfully referred at least 5 Referred Clients as stated in Clause 3.
3. A Referred Client in this Promotion refers to an individual:
 - a) must be at least 18 years old;
 - b) must be a valid Passport Holder from either Hong Kong, Malaysia, Indonesia or Mainland China;
 - c) must be a new customer to OCBC Singapore;
 - d) successfully open new Eligible Accounts with OCBC Bank via the digital account opening services using specifically e-Passport and ID Card;
 - e) perform an Eligible Transaction (as defined below); and
 - f) maintain the S\$1,000 Fresh Fund in their SSA or GSA for at least 30 days. (collectively, a "Referred Client").
4. "Eligible Transaction" refers to the deposit of minimum S\$1,000 Fresh Funds (as defined below) into either a SSA or a GSA of an Eligible Account within 30 days of successfully opening the Eligible Account during the Promotion Period.
5. "Fresh Funds" refers to (i) funds in the form of non-OCBC cheques/ cashier's orders/ demand drafts as well as other funds that are not transferred from any existing OCBC Bank accounts, (ii) funds that are not withdrawn and re-deposited with OCBC Bank during the Promotion Period for purposes of qualifying for the Promotion, (iii) funds from another bank account in your name.
6. Referrers are not allowed to refer themselves for this Promotion.

Lucky Draw Mechanics

7. To participate in the Draw, Eligible Customers who fulfil the criteria in Clause 2 set out in these terms and conditions shall be automatically enrolled and be entitled to one (1) draw chance for every 5 Referred Clients ("Referral").
8. There is no limit to the number of chances each Eligible Customer can earn to participate in the Lucky Draw.

9. The Referral count will start from 26 January 2024 and any Referrals made prior to the Promotion Period will not be taken into account as part of this Promotion.
10. Referrals should only be made for personal and non-commercial purposes. Referrers are prohibited from “spamming” any individual with referral invitations, and this includes but is not limited to mass emailing, texting or messaging individuals that the Referrer does not know, or using automated systems or bots through any channel to distribute a Referral Code.
11. A Referred Client may only submit one (1) Referral Code under the Promotion. If more than one Referrer refers the same Referred Client, only the last Referrer whose Referral Code the Referred Client successfully inputs, will receive the Reward.
12. The Referrer consents to having his/her information disclosed to the Referred Client and any other parties as the Bank may in its sole and absolute discretion deem fit, for the purpose of this Promotion.
13. The Referred Client consents to having his/her information (including such information (a) relating to the Referral or the Promotion; (b) required for the fulfilment of this Promotion to the Referrer and the Referred Client, and the Referred Client’s status of successful funding) disclosed to the Referrer and any other parties as the Bank may in its sole and absolute discretion deem fit, for the purpose of this Promotion.

Draw

14. The Draw will be conducted on 21 May 2024 (the “**Draw Date**”) at OCBC Centre, 63 Chulia Street #22-00 Singapore 049514 (or such other date, time or location as OCBC Bank may determine at its own discretion without prior notice), via randomized approach through electronic means.
15. A total of 1 Winner (“**Winner**”) will be selected at random from the pool of participants in the Draw pool on the Draw Date. OCBC Bank reserves the right to draw reserve winners to replace any winners who is or may be subsequently found to be ineligible or disqualified from the Draw.
16. The Winner will be notified within 7 days via email and/or SMS.

Prize

17. The Winner shall receive S\$8,888 cash (“**Cash Reward**”) and an Omakase Dinner Experience at Sushi Moka for 2 pax worth S\$536 (“**Omakase**”) (the “**Prize**”). For avoidance of doubt, the Winner shall only receive a maximum of one (1) Prize under this Promotion.
18. The Cash Reward will be credited into the Winner’s Eligible Account in respect of which the Eligible Transaction was made and Omakase redemption details via email by 31 July 2024.
19. In the event that the Winner do not claim the Omakase within 3 months of the announcement, OCBC Bank reserves the right to award the Prize to the reserved Winners.

20. In the event that the Omakase is not claimed by any Winner, the Omakase will be forfeited.
21. The Prize is not transferable or exchangeable for cash, credit, goods and services, products or privileges or other kind in full or in part and is not refundable or replaceable.
22. OCBC Bank reserves the right to replace the Prize with another item of similar value without giving any reason or prior notice or assuming any liability to any person.

General

23. If any Eligible Customer is subsequently discovered to be ineligible to participate in the Promotion or to receive the Prize, OCBC Bank reserves the right to (i) forfeit or withdraw the Prize at any time; or (ii) (where the Prize has been redeemed) reclaim the Prize or request the relevant customer to repay to or compensate OCBC Bank the value of the Prize at any time, and OCBC Bank shall have the right to debit the value of the Prize 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 Prize to be forfeited or withdrawn, if any Prize is reclaimed by OCBC Bank, or if a customer is asked to repay to or compensate OCBC Bank the value of the Prize for whatsoever reasons.
24. OCBC Bank reserves the right at its absolute discretion to terminate this 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 this Promotion.
25. The eligibility of each customer to participate in this Promotion and/or to receive the Prize shall be determined at the absolute discretion of OCBC Bank.
26. 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.
27. OCBC Bank's decisions 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. 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.
28. 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.
29. By participating in the Promotion, Eligible Customers consent to:
 - (i) OCBC Bank collecting and using their personal data, including but not limited to their names, mobile numbers, and email addresses, ("Personal Data") for the purposes of verifying their identity, assessing their eligibility for the Promotion, contacting them, and administering the Promotion (including the redemption of any prize, gift, or reward) (the "Purposes");

- (ii) OCBC Bank disclosing their Personal Data to OCBC Bank's third-party vendors and agencies for the same Purposes; and
 - (iii) the collection, use and disclosure of their Personal Data for other applicable purposes in accordance with OCBC's Data Protection Policy (accessible at: <https://www.ocbc.com/personal-banking/policies>).
30. By participating in the Lucky Draw, and in addition to any other consent you have already provided to OCBC Bank and any right of OCBC Bank under applicable laws, you consent to OCBC Bank and the necessary third parties collecting, using and disclosing your information (including your personal data) for all purposes relating to the Lucky Draw, including without limitation:
- (a) for the announcement of the Winners on the OCBC website/Facebook/social media page, newspaper and/or such other channel as OCBC Bank may determine in its sole discretion; and
 - (b) to contact you (including by voice call or text message) regarding the redemption of the Prize (if applicable)
31. 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.
32. The Chinese version of [Terms and Conditions Governing OCBC Digital Account Opening for Foreigners Dragon Year Lucky Draw Promotion 2024] is for reference only. In the event of inconsistency between the English and Chinese version, the English version shall prevail.