

Terms and Conditions Governing the OCBC Digital Explorer Travel Insurance Promotion December 2023 ('The Promotion')

1. The Promotion Period

The promotion period shall run from 11 December 2023 to 31 December 2023 (both dates inclusive) or such other period(s) as may be determined by Oversea-Chinese Banking Corporation Limited ("**OCBC Bank**") in its absolute discretion (the "**Promotion Period**").

2. Eligibility

You are eligible to participate in this Promotion (an "**Eligible Customer**") if you fulfil all the following criteria:

- a) You used your current or savings account with OCBC Bank ("**CASA**") to perform an Eligible Transaction (which fulfils Clause 3) via OCBC Digital during the Promotion Period;
- b) You hold a CASA at the point of making an Eligible Transaction and the same CASA at the point when Cash Credit is credited;
- c) You are paying for the Eligible Transaction(s) (You need not be a traveller insured under the Eligible Transaction);
- d) You did not purchase the Explorer Travel Insurance via OCBC Digital with any staff promotions; and
- e) You make the Eligible Transaction(s) within the Promotion Period.

3. Eligible Transaction(s)

3.1 An Eligible Transaction is an Explorer Travel Insurance policy purchased by an Eligible Customer digitally from Great Eastern General Insurance Limited via OCBC Digital, with a minimum premium amount of SGD80 after applying any prevailing discounts.

3.2 An Eligible Customer can purchase multiple Eligible Transactions.

3.3 The premium(s) for each Eligible Transaction(s) must be fully paid and there is no cancellation or refund done before the policy expiry date or 1 January 2024, whichever is earlier.

3.4 Any Explorer Travel Insurance policy submitted digitally but failed to be issued successfully due to any reason will not be considered as an Eligible Transaction.

4. Promotion Mechanics

4.1 Subject to the fulfilment of all the conditions specified in these terms and conditions to the absolute satisfaction of OCBC Bank, Eligible Customers who made an Eligible Transaction(s) within the Promotion Period will be entitled to a S\$30 cash credit ("**Cash Credit**") for each Eligible Transaction.

4.2 The Cash Credit will be credited, by 31 January 2024, to the CASA used to pay for the Eligible Transaction. All qualifying Eligible Customer will be notified of the Cash Credit via an SMS to the valid mobile number as per OCBC Bank's records.

- 4.3 Eligible Customers must ensure their CASA in good standing at the point of fulfilment of the Cash Credit.
- 4.4 OCBC Bank reserves the right to fulfil the Cash Credit by any other means as it deems fit, or to substitute or replace the Cash Credit at its sole discretion, without notice to any person.
- 4.5 A customer will not be eligible to receive any Cash Credit if:
- a) The Eligible Customer's CASA with OCBC Bank is closed before fulfilment of the Cash Credit; or
 - b) The Eligible Customer cancels the Explorer Travel Insurance policy purchased to qualify for this Promotion before the policy expiry date or 1 January 2024, whichever is earlier.
- 4.6 If any Eligible Customer is subsequently discovered to be ineligible to participate in the Promotion or to receive the Cash Credit, OCBC Bank reserves the right to (i) forfeit or withdraw the Cash Credit at any time; or (ii) (where the Cash Credit has been applied) claw-back the Cash Credit or request the relevant customer to repay to or compensate OCBC Bank the value of the Cash Credit at any time, and OCBC Bank shall have the right to debit the value of the Cash Credit plus any goods and services tax or such other amount as it deems fit from the account(s) of the relevant customer. No person shall be entitled to any payment or compensation from OCBC Bank should any Cash Credit be forfeited or withdrawn, if any Cash Credit is reclaimed by OCBC Bank, or if the relevant customer is asked to repay to or compensate OCBC Bank the value of the Cash Credit for whatsoever reasons.

5. General

- 5.1 The eligibility of any Eligible Customer to receive any Cash Credit shall be determined at the absolute discretion of OCBC Bank. OCBC Bank reserves the right to fulfil the Cash Credit by any other means as it deems fit or to substitute any of the Cash Credits with an item of similar value at its sole discretion without notice to any person. The Cash Credit cannot be exchanged for any other items.
- 5.2 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.
- 5.3 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.
- 5.4 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.

- 5.5 OCBC Bank'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. 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.
- 5.6 These terms and conditions shall be governed by the laws of Singapore and each participant in the Promotion irrevocably submits to the 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 rights under the Contracts (Rights of Third Parties) Act 2001 to enforce any of these terms and conditions.
- 5.7 By participating in this Promotion, the Eligible Customer hereby agrees and consents to the collection, use and disclosure of their personal data, including but not limited to their names, mobile numbers, and email addresses, by OCBC Bank and its related corporations (collectively, "OCBC Group") for the purposes of verifying their identity, assessing their eligibility for the Promotion, contacting them, and administering the Promotion (including the issuance of Cash Credits), and such other related purposes, in accordance with OCBC's Data Protection Policy.