

Terms and Conditions Governing the OCBC Wealth and OCBC 90°N Travel\$ Rewards Promotion (the “Promotion”)

1. Promotion Period

1.1 The OCBC Wealth and OCBC 90°N Travel\$ Rewards Promotion (the “**Promotion**”) shall run from 20th September 2022 to 19th October 2022 (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

2.1 You are eligible to participate in this Promotion if you fulfil all of the following criteria:

- (a) you received an invitation directly from OCBC Bank inviting you to participate in this Promotion (please note that the invitation to participate in the Promotion is not transferrable);
- (b) you are an OCBC 90°N Mastercard or Visa cardmember; and
- (c) your OCBC 90°N Mastercard or Visa card account is active and in good standing from the start of the Promotion Period until six months after the end of the Promotion Period.

(an “**Eligible Customer**”).

3. Eligible Transaction

3.1 An Eligible Investment is defined as a minimum investment sum of S\$5,000 placed into any Unit Trust(s) through OCBC Digital or Internet Banking during the Promotion Period.

3.2 The Eligible Investment must be invested in its entirety as a lump sum or as part of a Monthly Investment Plan (MIP) into a new or existing Unit Trust(s) to qualify for the Gift (as defined below) under the Promotion. For the avoidance of doubt, the Eligible Investment may not comprise of a combination of partial investments into a Unit Trust(s).

3.3 Unit Trust investments into money market funds and Unit Trust(s) transferred in from other financial institutions do not constitute an Eligible Investment and are excluded from the Promotion.

4. Promotion Mechanics

4.1 Eligible Customers who meet the conditions specified herein will be entitled to receive 2,000 Travel\$ (the “**Gift**”) for every S\$5,000 in Eligible Investments made during the Promotion Period, capped at a maximum of 20,000 Travel\$ during the Promotion Period. As an illustration, if an Eligible Customer makes an Eligible Investment of S\$10,000, the Eligible Customer will receive a Gift of 4,000 Travel\$.

5. Gift

5.1 Eligible Customers who qualify for the Gift will be notified via EDM upon fulfilment within 90 days from the end of the Promotion Period.

- 5.2 OCBC Bank reserves the right in its sole and absolute discretion to determine whether a transaction qualifies as an Eligible Investment under the Promotion. If OCBC Bank in its sole and absolute discretion decides that any transaction is not to be considered a valid transaction, the Gift will not be awarded.
- 5.3 OCBC Bank reserves the right to claw-back and deduct from any of the Eligible Customer's accounts with OCBC Bank the equivalent value of the Gift if the Eligible Customer closes his/her OCBC 90°N Mastercard or Visa card account during, or within six (6) months from the end of, the Promotion Period. If any Eligible Customer is subsequently discovered to be ineligible to participate in the Promotion or to receive the Gift, OCBC reserves the right to (i) forfeit or withdraw the Gift at any time; or (ii) (where the Gift has been redeemed) claw-back the Gift or request the relevant participant to repay to or compensate OCBC the value of the Gift at any time, and OCBC shall have the right to debit the value of the Gift plus any goods and services tax or such other amount as it deems fit from the account(s) of the Eligible Customer. No person shall be entitled to any payment or compensation from OCBC should any Gift be forfeited or withdrawn, if any Gifts are reclaimed by OCBC, or if an Eligible Customer is asked to repay to or compensate OCBC the value of the Gift for whatsoever reasons.
- 5.4 The Gift is strictly not refundable and cannot be replaced if lost, damaged or expired.
- 5.5 The Gift is strictly not exchangeable for cash.
- 5.6 OCBC Bank reserves the right to substitute or replace the Gift with any item of similar value at its sole discretion without notice to any person.

6. General

- 6.1 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.
- 6.2 The eligibility of any Eligible Customer to participate in this Promotion and/or enjoy any Gift shall be determined at the absolute discretion of OCBC Bank.
- 6.3 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.
- 6.4 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.
- 6.5 OCBC'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. 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 will prevail.

6.6 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.