

**Terms & Conditions Governing the OCBC Digital Home Loans and UNIQQIFT e-Voucher Promotion (the "Promotion")****Promotion Period**

1. The promotion period shall run from 1 April 2020 to 31 May 2020 (both dates inclusive), or such other period(s) as may be determined by Oversea-Chinese Banking Corporation Limited ("OCBC Bank") at its absolute discretion (the "Promotion Period").

**Eligibility**

2. You will qualify for the Promotion ("Eligible Customer") if you have successfully signed up for an OCBC Digital Home Loan (the "Loan") during the Promotion Period, subject to the following criteria:
  - i. The Loan must be applied for digitally through OCBC's online platform at < <https://www.ocbc.com/personal-banking/loans/refinancing-home-loan.page>>, <<https://www.ocbc.com/personal-banking/loans/new-purchase-of-hdb-private-property.page>>, and <<https://www.ocbc.com/personal-banking/one-advisor/>>
  - ii. The Loan amount must be a minimum of S\$300,000.
  - iii. The Loan must be approved and accepted by 31 May 2020.

**Promotion Mechanics**

3. Eligible Customers will be entitled to receive a UNIQQIFT voucher (the "Gift") during the Promotion Period, in accordance with the following:

Loan Amount	Gift
<b>S\$300,000 to S\$1,000,000</b>	S\$200 UNIQQIFT e-Voucher
<b>Above S\$1,000,000</b>	S\$300 UNIQQIFT e-Voucher

4. In accordance with regulations for property purchase, the e-Voucher value, S\$200 or S\$300 (depending on your loan size) will be deducted from the property purchase price to compute the adjusted purchase price and eligible loan amount.
5. OCBC will send Eligible Customers an SMS containing the e-Voucher link and PIN code to unlock the Gift.
6. The Gift can be used at any of the participating merchants listed at <<https://uniqqiftvoucher.com/merchants>>, for multiple transactions in any denominations of S\$1.00, until the voucher value runs out or the voucher has expired.
7. OCBC reserves the right to substitute or replace the Gift with any item of similar value at its sole discretion without notice to any person.
8. The Gift is strictly not refundable and cannot be replaced if lost, damaged or expired.
9. The Gift is not exchangeable for cash, gift vouchers, gift cards, loyalty redemption programme points, and/or other goods and services.

10. If any Eligible Customer is subsequently discovered to be ineligible to participate in the Promotion or to receive the Gift (which eligibility shall be determined at the discretion of OCBC Bank), OCBC Bank 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 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 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 Gift be forfeited or withdrawn, if any Gift is 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.

#### **General**

11. The eligibility of any Eligible Customer to participate in this Promotion shall be determined at the absolute discretion of OCBC.
12. OCBC 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.
13. OCBC 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 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.
14. OCBC'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. 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.
15. OCBC 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.
16. Please note that e-vouchers are issued by UNIQQGIFT and not OCBC (notwithstanding that they may incorporate the mark and/or logo of the marketplace platform and/or other marks and logos of OCBC). OCBC gives no warranty as to the quality, merchantability, state, condition or fitness of the e-vouchers, products and/or services offered, provided or made available on the marketplace platform.
17. 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 (Cap 53B) to enforce any of these terms and conditions.

Version Date: 17 April 2020