

Terms & Conditions Governing the OCBC Home, Renovation and Solar Panel Loan Promotion (the “Promotion”)**Promotion Period**

1. The Promotion period shall run from 21 March 2022 to 31 December 2022 (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 if you have successfully signed up for an OCBC Digital Renovation Loan or OCBC Solar Panel Loan (the “Loan”) during the Promotion Period, subject to meeting all of the following criteria (“Eligible Customer”):
 - i. The Eligible customer must have applied for and have accepted the Letter of Offer for an OCBC Home Loan;
 - ii. For the avoidance of doubt, the Eligible customer refers to one who has been notified directly by way of the Home Loan Acceptance Webpage and/or electronic direct mailer that refers to the same and such eligibility shall not be transferable;
 - iii. Loan must be applied for digitally through OCBC’s online platform either from the Home Loan Acceptance Webpage which is displayed immediately after a Home Loan has been digitally accepted or the unique URL contained in the electronic mail sent to the Eligible customer’s registered electronic mailing addressed per the bank’s record;
 - iv. Approved loan amount minimum of \$15,000; and
 - v. The Loan must be disbursed no later than 31 December 2022 (date inclusive).

Promotion Mechanics

3. Eligible Customers will be entitled to receive a \$100 cash rebate (“Cash Rebate”).
4. The Cash Rebate will be fulfilled by way of a refund to the Eligible Customer’s direct debiting account (DDA) used for the payment of the renovation loan, after OCBC Bank determines in its discretion that the criteria under the Promotion have been satisfied, barring any unforeseen technical delays. Any request for early fulfilment of the Cash Rebate will not be granted or entertained by OCBC Bank. The crediting of Cash Rebate amount back to customer’s DDA is set out as follows:

Loan disbursed between:	Cash Rebate amount will be credited back to customer’s DDA:
21 Mar 2022 to 30 June 2022	By 20 October 2022
1 July 2022 to 31 December 2022	By 20 February 2023

5. OCBC Bank reserves the right to withdraw the Cash Rebate at its sole discretion without notice to any person.
6. The Cash Rebate is not exchangeable for cash, gift vouchers, gift cards, loyalty redemption programme points, and/or other goods and services.
7. If any Eligible Customer is subsequently discovered to be ineligible to participate in the Promotion or to receive the Cash Rebate, OCBC Bank reserves the right to (i) forfeit or withdraw the Cash Rebate at any time; or (ii) (where the Cash Rebate has been redeemed)

request the relevant customer to repay to or compensate OCBC Bank the value of the Cash Rebate at any time, and OCBC Bank shall have the right to debit the value of the Cash Rebate 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 Cash Rebate be forfeited or withdrawn, or if a customer is asked to repay to or compensate OCBC Bank the value of the Cash Rebate for whatsoever reasons.

General

8. The eligibility of any Eligible Customer to participate in this Promotion shall be determined at the absolute discretion of OCBC Bank.
9. 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.
10. 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.
11. 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.
12. 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.
13. 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.

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