

Terms and Conditions Governing the OCBC FX Wednesdays Promotion

V02012024

1. Promotion Period

1.1 The OCBC FX Wednesdays Promotion (the “**Promotion**”) shall run on every Wednesday until such period(s) as may be determined by Oversea-Chinese Banking Corporation Limited (“OCBC Bank”) in its absolute discretion.

2. Eligibility

2.1 You are eligible to participate in this Promotion if you have access to OCBC Bank Digital Banking App (an “Eligible Customer”).

3. Promotion Mechanics

3.1 Subject to the fulfilment of all the conditions specified in these terms and conditions to the absolute satisfaction of OCBC Bank, Eligible Customer will be entitled to a preferential foreign currency (FX) spreads (“**Preferential FX Rates**”) for FX trades placed via Foreign Exchange under Invest in OCBC Bank Digital Banking App only (the “**Discount**”).

3.2 The Discount is not exchangeable for cash, gift vouchers, gift cards, loyalty redemption programme points, and/or other goods and services.

3.3 The Discount will automatically be applied when an Eligible Customer places an FX trade via OCBC Bank Digital Banking app.

3.4 The Discount is limited to AUD, CAD, CNH, CHF, EUR, GBP, HKD, JPY, NZD, SGD and USD currencies.

3.5 There is no limit to the number of times that an Eligible Customer can enjoy the Discount during the Promotion Period.

3.6 If any Eligible Customer is subsequently discovered to be ineligible to participate in the Promotion or to receive the Discount, OCBC reserves the right to (i) forfeit or withdraw the Discount at any time; or (ii) (where the Discount have been redeemed) claw-back the Discount or request the relevant participant to repay to or compensate OCBC the value of the Discount at any time, and OCBC shall have the right to debit the value of the Discount 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 No person shall be entitled to any payment or compensation from OCBC should any Discount be forfeited or withdrawn, if any Discount are reclaimed by OCBC, or if an Eligible Customer is asked to repay to or compensate OCBC the value of the Discount for whatsoever reasons.

4. General

4.1 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.

4.2 The eligibility of any Eligible Customer to participate in this Promotion and/or enjoy any Discount shall be determined at the absolute discretion of OCBC Bank.

4.3 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.

- 4.4 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.
- 4.5 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.
- 4.6 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.
- 4.7 By participating in this Promotion, the Eligible Customer hereby agrees and consents to the collection, use and disclosure of their personal data by OCBC Bank and its related corporations (collectively, "OCBC Group") for the purposes of managing and administering this Promotion, and such other related purposes, in accordance with OCBC's Data Protection Policy (which can be accessed via the OCBC website > Personal Banking > Policies).