

Terms & Conditions of the OCBC Mighty Savers Chinese New Year Promotion

Eligibility Criteria

1. To be eligible for The OCBC Mighty Savers Chinese New Year Promotion ("Promotion"), you need to deposit the minimum qualifying amount in cash (the "Qualifying Amount") set out in Table 1 of clause 3, in Fresh Funds (as defined in clause 2). The Qualifying Amount shall be deposited in cash into the one of the qualifying OCBC accounts under the OCBC Mighty Savers Programme. The list of qualifying OCBC accounts is set out in Appendix 1 of these terms and conditions (the "Qualifying Account").
2. Fresh Funds are required to be deposited into the Qualifying Account in cash over the counter or cash deposit machines at any one of the OCBC Branches islandwide in Singapore. "Fresh Funds" refer to funds not transferred or withdrawn from existing OCBC Bank deposit accounts and re-deposited, and funds in the form of cheques/cashier's orders/demand drafts from any financial institution including OCBC Bank.

Redemption gift

3. When you deposit the Qualifying Amount into the Qualifying Account and satisfy all other terms and conditions herein, you will be eligible to redeem the gift available under this Promotion. While stocks last.

Table 1

Qualifying Amount	Gift
<u>Deposit Offer</u> S\$1,500 and above	Mighty Savers pixel art backpack

4. Deposit amounts cannot be aggregated, it must be a one-time deposit of S\$1,500 and above into a single Qualifying Account.
5. Customers are entitled to receive a maximum of one gift for each Qualifying Account notwithstanding that they may make more than one deposit of the Qualifying Amount into the same Qualifying Account.

General

6. You cannot exchange the gifts available under this Promotion for cash, credit or other benefits. We have the right to substitute the gift with an item of similar value.
7. OCBC Bank shall not be responsible for the quality of the gift items. We will not be responsible or help liable for any damages to or fault in any voucher, or for any loss, injury or harm any person suffers in connection with using the gifts.

8. We will not be responsible or liable for any loss or damage whatsoever arising directly or indirectly howsoever in connection with or as a result of the redemption process.
9. We have the right to end this Promotion or change any terms and conditions at any time without giving you notice. This includes changing the rules relating to who is eligible for the Promotion and the dates of the Promotion.
10. Our decision on all matters relating to the Promotion will be final and binding on all participants. If there is any difference between these terms and conditions and any brochure, marketing or promotional material relating to this Promotion, these terms and conditions will prevail.
11. The laws of Singapore apply to these terms and conditions, and any disputes between you and us will be dealt with in the courts of Singapore. A person who is not a party to any agreement governed by these terms and conditions does not have the right under the Contracts (Rights of Third Parties) Act (Cap 53B) to enforce any of these terms and conditions.
12. All information is accurate at the time of publication.

Appendix 1

Qualifying accounts under the Mighty Savers® programme are as follows:

Product Name	Remarks
Mighty Savers Account	Opened by a Qualifying Child in joint name with parent or legal guardian
Monthly Savings Account	Opened by a Qualifying Child in joint name with parent or legal guardian
Young Savers Account	Opened by a Qualifying Child in his/her sole name or in joint name with a parent or legal guardian
Passbook Savings Trust	Opened by an Eligible Person in-trust-for a Qualifying Child
Statement Savings Trust	Opened by an Eligible Person in-trust-for a Qualifying Child
School Savings Account	Opened by an Eligible Person in-trust-for a Qualifying Child