

## **Terms & Conditions of the OCBC Mighty Savers Chinese New Year 2020 Promotion**

### **Eligibility Criteria**

1. To be eligible for the OCBC Mighty Savers Chinese New Year 2020 Promotion ("**Promotion**"), you need to deposit the minimum qualifying amount (the "**Qualifying Amount**") in Fresh Funds (as defined in clause 2) in cash over the counter or at deposit ATMs at any OCBC branch in Singapore, during the qualifying period set out in Table 1 of clause 3 ("**Qualifying Period**"). The Qualifying Amount shall be deposited into 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 "**Fresh Funds**" refer to funds that (a) are not transferred or withdrawn from existing OCBC Bank deposit accounts and re-deposited; and (b) are not funds in the form of cheques/cashier's orders/demand drafts from any financial institution including OCBC Bank.

### **Redemption gift**

3. When you fulfil the Eligibility Criteria under clause 1 above and satisfy all other terms and conditions herein, you will be eligible to redeem the gifts available under this Promotion, as follows:

Table 1

<b>Qualifying Amount</b>	<b>Qualifying Period</b>	<b>Gift</b>
<u>Acquisition Offer</u> Sign-up for OCBC Mighty Savers Account with your child and deposit a minimum of S\$880 into the Mighty Savers Account	13 January to 8 March 2020	Limited Edition Mighty Savers Coin Bank
<u>Deposit Offer</u> Deposit of S\$880 and above into any Qualifying Account	13 January to 8 March 2020	Limited Edition Mighty Savers Coin Bank

4. Deposit amounts cannot be aggregated – each Qualifying Amount must be a one-time deposit of at least S\$880 into a single Qualifying Account for the Acquisition Offer or Deposit Offer, as the case may be.

5. Customers are entitled to receive a maximum of one gift per child by participating in the Acquisition Offer and/or the Deposit Offer. They are not entitled to multiple gifts notwithstanding (a) the amount(s) deposited into the Qualifying Accounts under each individual offer; (b) the number of deposits of a Qualifying Amount made into a Qualifying Account; or (c) that a customer may make a Qualifying Deposit into a Qualifying Account in respect of both the Acquisition Offer and the Deposit Offer. Gifts are available while stocks last.

## **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, merchantability or fitness for purpose or any other aspects of the gift items. Notwithstanding anything herein, OCBC shall not at any time be responsible or held liable for any defects or malfunction in any gift, and/or for any loss, injury, damage or harm suffered or incurred by or in connection with the use of any gift by any person.
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.

## Appendix 1

Qualifying accounts under the OCBC 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