

Terms & Conditions Governing the OCBC Mighty Savers® Lucky Draw Promotion 2019

Eligibility Criteria

1. The OCBC Mighty Savers® Power of Saving Lucky Draw (“Promotion”) is open only to individual customers who maintain any of the following accounts (“Qualifying Accounts”) with Oversea-Chinese Banking Corporation Limited (“OCBC”) in Singapore (“Eligible Customer”).

Qualifying Accounts refer to the following accounts under the OCBC Mighty Savers® Programme:

Product Name	Remarks
Mighty Savers Account	Opened by a Qualifying Child in joint names with parent or legal guardian
Monthly Savings Account	Opened by a Qualifying Child in joint names 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

“Qualifying Child” shall refer to an individual below the age of 16 years, and “Eligible Person” shall refer to an individual of at least 21 years of age.

2. To participate in the Promotion, the Eligible Customer must fulfil the following criteria:
 - a. do a one-time registration for the Promotion by submitting the following details at bit.ly/MSluckydraw2019:
 - i. Name of Parent;
 - ii. Name of Child;
 - iii. Account number under the OCBC Mighty Savers® Programme;
 - b. deposit the Qualifying Amount in Fresh Funds (as defined in clause 4 below) into any of the Qualifying Accounts during the Qualifying Period, as follows:

Table 1

Qualifying Period	Qualifying Amount	Incremental Balance	Lucky Draw Chances
15 August to 17 November 2019	<u>Deposit Offer 1</u> One-time deposit of minimum S\$1,000	S\$1,000 or more	1 lucky draw chance per deposit
	<u>Deposit Offer 2</u> One-time deposit of minimum S\$800	S\$800 or more	1 lucky draw chance per deposit

	Deposit Offer 3 One-time deposit of minimum S\$500	S\$500 or more	1 lucky draw chance per deposit
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- c. have an Incremental Balance corresponding to the relevant Deposit Offer (as set out in the third column in Table 1 above) as at the end of November. The Incremental Balance is determined by comparing the account balance in the relevant Qualifying Account on the last day of July against the account balance of such Qualifying Account on the last day of November.
- The Qualifying Amount cannot be aggregated from multiple transactions in a Qualifying Account or across Qualifying Accounts; it must be a one-time deposit of S\$500 to S\$799, S\$800 to \$999 or S\$1,000 and above into a single Qualifying Account.
 - “Fresh Funds” refer to funds that: (a) are not transferred or withdrawn from existing OCBC Bank deposit accounts and re-deposited; (b) are not in the form of OCBC Bank cheque / cashier’s order / demand drafts.
 - There is no limit to the number of lucky draw chances that an Eligible Customer can earn in relation to each Qualifying Account.

Prizes

- The Prizes for each Deposit Offer are as follows:

Deposit Offer	Prize offered	Quantity
1	Prize A 3D2N family staycation at Shangri-La Hotel, Singapore, Themed Family Suites, inclusive of: - Buffet breakfast for 2 adults & 2 children - Access to buds for 3 hours	3
2	Prize B 3D2N family staycation at Shangri-La Rasa Sentosa Resort & Spa, Singapore, Deluxe Pool View Room, inclusive of: - Buffet breakfast for 2 adults & 2 children - Access to Nestopia for 2 hours	5
3	Prize C buds by Shangri-La Discoverer Annual Membership for 1 Child + 1 Adult, which comprises: - 20 entries to buds by Shangri-La or 30 entries for children aged 4 and below - 10 Activity Classes (Stage, Muddy or Baby Buds) - Welcome Pack: 1 buds Drawstring Bag	10

7. The draw will be conducted on 2 December 2019 in the following order:
 - a. 3 winners and 3 reserve winners will be drawn for Prize A
 - b. 5 winners and 5 reserve winners will be drawn for Prize B
 - c. 10 winners and 10 reserve winners will be drawn for Prize C
8. Each Qualifying Child is eligible to win a maximum of one prize throughout the entire Promotion, regardless of the number of Qualifying Accounts held.
9. If the winner's Qualifying Account is suspended, frozen or closed on the draw date, he or she will be disqualified from the draw and a new winner will be drawn or at OCBC's election, the prize may be offered to the reserve winner.
10. Winners will be announced on our OCBC Facebook page within seven days from the relevant draw date. We will also send a notification letter to the mailing address registered with the Qualifying Account.
11. The parent(s) or legal guardian of the child (who is a winner) must contact the designated OCBC staff members stated on the notification letter to acknowledge the letter and claim the prize within one month from the date of the letter. Requests to claim prizes one month after the date of the letter will not be entertained.
12. Should the winner fail to contact the designated OCBC staff members within one month from the date of the letter, the prize will be awarded to the reserve winner. OCBC will send a notification letter to the reserve winner. The parent(s) or legal guardian of the reserve winner must contact the designated OCBC staff members stated on the notification letter to acknowledge the letter and claim the prize within one month from the date of the letter. Requests to claim prizes one month after the date of the letter will not be entertained.
13. Should the reserve winner fail to claim the prize within the period stated in Clause 11, the prize will be forfeited and donated to a charity selected by OCBC Bank.
14. Prizes are non-exchangeable and non-negotiable.
15. Redemption of Prizes A & B are subject to the following conditions:
 - a. A voucher will be issued by Shangri-La Hotel, to be collected by the winner at an OCBC branch of his/her choice.
 - b. The voucher is valid within six months from the date of issue.
 - c. The voucher cannot be redeemed for cash and is non-transferrable.
 - d. Prior reservation and mention of the voucher is required during room booking.
 - e. Rooms and type of rooms (themes and tepee) are subject to availability.
 - f. Original voucher must be presented upon check-in.
 - g. If the voucher is not used within six months, the prize will be forfeited and donated to a charity selected by OCBC Bank.

- h. OCBC Bank reserves the right to film or take photos of the staycation experience for any promotional or publication materials.
16. Redemption of Prize C is subject to the following conditions:
- a. A voucher will be issued by Shangri-La Hotel, to be collected by the winner at an OCBC branch of his/her choice.
 - b. The voucher is valid within six months from the date of issue.
 - a. The voucher cannot be redeemed for cash and is non-transferrable.
 - b. Registration for the membership must be done at buds by Shangri-La.
 - c. Original voucher must be presented during registration.
 - d. If the voucher is not used within six months, the prize will be forfeited and donated to a charity selected by OCBC Bank.
 - e. OCBC Bank reserves the right to film or take photos of the buds experience for any promotional or publication materials.

General

17. We have the right to end this Promotion or change any terms and conditions at any time without giving you prior notice. This includes changing the rules relating to who is eligible for the Promotion and the dates of the Promotion.
18. You may not exchange the prize for other prizes, benefits or cash.
19. All employees of OCBC, its subsidiaries, employees of any partners, sponsors and agencies (including, without limitation, any external auditor(s) and advertising agencies) who are involved in organising the draw as determined by OCBC Bank, shall not be eligible to participate in the Promotion.
20. By participating in the Promotion, you consent to the use and/or disclosure of your personal data:
- a. for the announcement of the winners on our OCBC Facebook page, and
 - b. for the Bank to contact you regarding the redemption of the prize, and
 - c. to the appointed merchants or such third party as we may in our reasonable discretion determine is necessary to facilitate the redemption of the prizes.
21. 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 the Promotion, these terms and conditions will prevail. No correspondence will be entertained.
22. OCBC shall not at any time be responsible or held liable for the quality, any defect or malfunction in any gift, and/or for any loss, injury, damage or harm suffered or incurred by or in connection with any prize.
23. 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. Under the Contracts (Rights of Third Parties) Act (Cap53B), a person who is not a party to any agreement governed by

these terms and conditions does not have any right to enforce any of these terms and conditions.

24. The Promotion shall not apply in conjunction with any other scheme(s), privilege(s) or promotion(s) unless otherwise stated.
25. OCBC shall not be liable to any account holder or any other persons for any loss or damage arising in connection with the Promotion, including without limitation, any error in computing any chances, any breakdown or malfunction in any computer system or equipment. Without prejudice to the generality of the foregoing, OCBC assumes no responsibility for lost, late, misdirected, damaged, incomplete, illegible and/or postage-due mail.
26. These terms and conditions shall be governed by the laws of Singapore and the participants in the Programme irrevocably submit to the non-exclusive jurisdiction of the courts of Singapore.
27. 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.