

Terms and Conditions of the OCBC Mighty Savers® 10th Anniversary Lucky Draw Promotion

1. The OCBC Mighty Savers® 10th Anniversary Lucky Draw Promotion (the "Draw") is open only to individual customers who maintain any of the following accounts (the "Qualifying Accounts") with Oversea-Chinese Banking Corporation Limited ("OCBC Bank") in Singapore.

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

Product Name	Remarks
Monthly Savings Account	Joint Account in the name of adult and child
Young Savers Account	Single in the name of child / Joint Account in the name of adult and child
Passbook Savings Trust	Adult in-trust of child
Statement Savings Trust	Adult in-trust of child
School Savings Account	Adult in-trust of child

2. The promotion period is from 1 March 2017 to 31 December 2017 (the "Promotion Period").

Eligibility criteria for Monthly Lucky Draw (the "Monthly Draw")

3. To participate in the Monthly Draw for each month during the Promotion Period, a minimum of S\$300 (the "Qualifying Transaction") must be deposited into any of the Qualifying Accounts in that month (the "Initial Deposit").
4. The child must be under 16 years of age in the same calendar month where the Qualifying Transaction is made.
5. Deposit amount cannot be aggregated in a Qualifying Account or across Qualifying Accounts; it must be a one-time deposit of S\$300 and above into a single Qualifying Account.
6. Fresh funds are required to be deposited into the Qualifying Account. Fresh funds refer to funds not transferred or withdrawn from existing OCBC Bank deposit accounts and re-deposited or funds in the form of OCBC Bank cheque/ cashier's order/ demand drafts.
7. In addition to performing the Initial Deposit, the account balance in the Qualifying Account as at the last calendar day of the relevant calendar month must be higher than the account balance as at the last calendar day of the previous calendar month by S\$300 or more.

8. Each Qualifying Account will only earn one chance for each Monthly Draw regardless of the number of Qualifying Transactions made.

Eligibility criteria for Grand Lucky Draw (the “Grand Draw”)

9. Qualifying Accounts which have earned a chance in the Monthly Draw will also stand a chance to win in the Grand Lucky Draw provided that none of the account holders of the Qualifying Accounts is a winner of any of the Monthly Draws.
10. Each Qualifying Account may earn up to ten chances for the Grand Draw by meeting the criteria stated in Clause 3 to 9, one chance for each month of the Promotion Period.

Prizes

11. Each child is eligible to win up to one prize during the Promotion Period, regardless of the number of Qualifying Accounts held; all other chances earned will not be eligible for other Monthly Draws or Grand Draw after the child wins a prize in this Promotion.
12. One of the following prizes is offered for each Monthly Draw:
 - a. Toys“R”Us 60 seconds shopping spree (“prize A”) , or
 - b. Child’s bedroom makeover package (“prize B”), or
 - c. Birthday party planning service (“prize C”)
13. The Grand Prize is an endowment plan with premiums worth \$10,000.
14. The schedule and prizes offered for the Monthly Draws is as follows:

Qualifying month	Prize offered	Lucky draw date
March 2017	Prize A	17 April 2017
April 2017	Prize B	16 May 2017
May 2017	Prize C	14 June 2017
June 2017	Prize A	14 July 2017
July 2017	Prize B	15 August 2017
August 2017	Prize C	15 September 2017
September 2017	Prize A	13 October 2017
October 2017	Prize B	14 November 2017
November 2017	Prize C	14 December 2017
December 2017	Grand Prize	15 January 2018

15. One winner and one reserve winner will be drawn on each draw date.
16. 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.

17. Winners will be announced on our OCBC Facebook within seven days from the relevant draw date. We will also send a notification letter to the mailing address registered with the Qualifying Account.
18. 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.
19. 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. We 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.
20. Should the reserve winner fail to claim the prize within the period stated in Clause 19, the prize will be forfeited and donated to a charity selected by OCBC Bank.
21. There will be:
 - a. nine Monthly Draw winners (one drawn per month from April to December 2017), and
 - b. one Grand Draw winner (drawn in January 2018).
22. Prizes selected for each month are non-exchangeable and non-negotiable.
23. Redemption of Prize A is subject to the following conditions:
 - a. The shopping spree will be conducted at Toys“R”Us on a selected date by OCBC. The date and time of the event will be notified to the winner via a notification letter.
 - b. The venue (within Singapore) will be disclosed at a later date.
 - c. The winner and up to two other immediate family members (maximum of two adults above 21 years of age and one child below 16 years of age) will be given 60 seconds to fill up three Toys“R”Us shopping bags within the designated store, and may keep all items within the bags.
 - d. The winner’s parent or guardian may appoint a third party as a representative if they are unable to attend the event.
 - e. Immediate family members refer to the child’s parents, legal guardian(s) and sibling(s).
 - f. If the winner (or appointed 3rd party representative) is unable to attend the event, the prize will be forfeited and donated to a charity organisation selected by OCBC Bank.

- g. OCBC Bank reserves the right to film or take photos of the event for any promotional or publication materials.

24. Redemption of Prize B is subject to the following conditions:

- a. The prize is solely used for renovation of the child's bedroom.
- b. The winner's family will need to contact the appointed firm, *Classic Ideas Design and Build Pte Ltd*, directly to confirm on the renovation arrangements.
- c. Renovation must be completed within six months from the date the prize is claimed or the prize will be forfeited and donated to a charity selected by OCBC Bank.
- d. OCBC Bank will pay up to \$3,500 for the renovation works; any unused value will be forfeited.
- e. Should the total cost of the renovations exceed \$3,500, the difference will be borne by the winner's family.
- f. OCBC Bank reserves the right to film or take photos of the pre- and post-renovation of the child's bedroom for any promotional or publication materials.

25. Redemption of Prize C is subject to the following conditions:

- a. The winner's family will need to contact the appointed merchant directly to confirm on the birthday party arrangements.
- b. Package must be used within 12 months from the date the prize is claimed.
- c. OCBC Bank will pay up to \$3,000 for the party; any unused value will be forfeited.
- d. Should the total cost of the party exceed \$3,000, the difference will be borne by the winner's family.
- e. If the package is not used within 12 months, the prize will be forfeited and donated to a charity selected by OCBC Bank.
- f. OCBC Bank reserves the right to film or take photos of the birthday party for any promotional or publication materials.

26. Redemption of the Grand Prize is subject to the following conditions:

- a. Details on the endowment plan to be awarded will be stated on the notification letter.
- b. An OCBC staff member will contact the winner's parents or legal guardians to sign up for the policy after the prize is claimed.
- c. If the policy is cancelled during the free-look period, the premiums will be returned to OCBC Bank. The funds of S\$10,000 will be donated to a charity selected by OCBC Bank.
- d. The policy is provided by The Great Eastern Life Assurance Company Limited, a wholly-owned subsidiary of Great Eastern Holdings Limited and a member of the OCBC Group. Other terms and conditions apply.

27. The child's parents or legal guardian shall claim the prize on the child's behalf.
28. The parents or legal guardian and the child (winner) agrees to attend any prize award ceremony organised by OCBC Bank. OCBC Bank reserves the right to film or take photos of the ceremony for any promotional or publication materials.

General

29. 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.
30. You may not exchange the prize for other prizes, benefits or cash. We reserve the right to substitute the prize with an item of similar value.
31. All employees of OCBC Bank, 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 for the Draw.
32. 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, to facilitate the redemption of the prizes.
33. 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.
34. OCBC Bank 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.
35. 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.
36. All information is accurate at time of publication.