

**Terms and Conditions Governing the OCBC Instant Online Account Opening Promotion
(the “Promotion”)**

1. General Terms and Conditions

1.1 The Promotion period shall start from 25 March 2019 and end on 31 July 2019 (“Promotion Period”), or such other period(s) as may be determined by Oversea-Chinese Banking Corporation Limited (“OCBC Bank”) in its absolute discretion (the “Promotion Period”).

2. Eligibility

2.1 This Promotion is only applicable to new OCBC deposit account holders (“Eligible Customers”) who do not have any existing OCBC deposit account with OCBC Bank within the period of 6 months prior to the Promotion start date of 25 March 2019 (i.e. 24 September 2018 to 24 March 2019).

2.2 Customers must fulfil both of the following conditions to qualify for the promotion.

- (a) open an Eligible Account and;
- (b) open the account through a Self-Service Online Channel

Definitions:

(a) “Eligible Account” definition	(b) “Self-Service Online Channel” definition
- OCBC 360 Account - Monthly Savings Account - Bonus+ Account - Statement Savings Account - PLUS! Savings Account - NTUC-OCBC Starter Account	Any application, including those applied through a product bundle, received through OCBC’s website, without being served by a sales agent. <i>For example:</i> - An Eligible Account opened through OCBC’s website via a link sent to you by a sales agent will not be eligible. - An Eligible Account opened together with a debit card application on OCBC’s website will be eligible.

2.3 Eligible Customers who fulfil the criteria specified in Clause 2.2 (“Qualified Customer”) will qualify for S\$20 cash reward (the “Cash Reward”).

2.4 There will be four qualifying periods as set out below:

- (i) Period 1: 25 March 2019 to 30 April 2019
- (ii) Period 2: 1 May 2019 to 31 May 2019
- (iii) Period 3: 1 June 2019 to 30 June 2019
- (iv) Period 4: 1 July 2019 to 31 July 2019

Cash Reward: Only the first 1,000 qualifying customers in each of the aforementioned period will be eligible for the Cash Reward. This means an aggregate of 4,000 qualifying customers are eligible for the Cash Reward for the entire Promotion Period.

3. Additional Terms and Conditions

- 3.1 The S\$20 Cash Reward will be credited into the Eligible Account by the end of the following month from the date of account opening, i.e if the Qualified Customer's account was approved and opened on 1 April 2019, he/she will be awarded the Cash Reward by 30 May 2019.
- 3.2 OCBC Bank reserves the right to claw back the Cash Reward if the eligible customer closes his Eligible Account during or within 6 months from the end of the Promotion Period;
- 3.3 Each Qualified Customer is only entitled to receive either the Cash Reward once, regardless of the number of deposit accounts opened during the Promotion Period.
- 3.4 The Cash Reward is not transferrable or exchangeable for other items.
- 3.5 OCBC Bank may at any time at its sole and absolute discretion, without notice or assigning any reasons therefore, delete, vary, supplement, amend or modify any one or more of these terms and conditions in such manner as OCBC Bank shall think fit.
- 3.6 OCBC Bank reserves the right to replace the Cash Reward with any item of similar value. OCBC Bank reserves the right to waive, vary or amend any of these terms and conditions without notice. The decision of OCBC Bank on all matters relating to this Promotion shall be final and binding on all participants.

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