

**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 01 August 2019 and end on 31 December 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 01 August 2019 (i.e. 01 February 2019 to 31 July 2019).

3. Promotion Mechanics

3.1 An “eligible customer” shall be entitled to a S\$20 cash reward (the “Cash Reward”) if they fulfil all of the following criteria:

- a. open an Eligible Account (as defined below) through a Self-Service Online Channel (as defined below);
- b. is one of the “first 600 customers” in each Qualifying Period (as defined in clause 3.2 below) who opens an Eligible Account online with OCBC.

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.

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

- (i) Period 1: 01 August 2019 to 31 August 2019
- (ii) Period 2: 01 September 2019 to 30 September 2019
- (iii) Period 3: 01 October 2019 to 31 October 2019
- (iv) Period 4: 01 November 2019 to 30 November 2019
- (v) Period 5: 01 December 2019 to 31 December 2019

3.3 Customers who qualify for this promotion will not be eligible to participate in the OCBC Instant Online Account Opening Promotion.

3.4 The “first 600 customers” refers to a common pool of all customers who opens their first Eligible Account online in a Qualifying Period.

4. Additional Terms and Conditions

4.1 The S\$20 Cash Reward will be credited into the Eligible Account within two months from the month the account is opened, i.e. if the Qualified Customer’s account was approved and opened on 1 August 2019, he/she will be awarded the Cash Reward by 30 October 2019.

4.2 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;

4.3 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.

4.4 The Cash Reward is not transferrable or exchangeable for other items.

4.5 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.

4.6 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.

Updated: 20/09/2019