

## 1. General Terms and Conditions

1.2 “StarHub customer” refers to the registered subscriber (not user) of StarHub products and/or services.

2.1 This Promotion is only applicable to new OCBC deposit account holders who do not have any existing OCBC deposit account or any salary crediting arrangement with OCBC Bank within the period of 6 months prior to the Promotion start date of 3 October 2018.

Qualifying Criteria	Cash Reward	Lucky Draw Chance(s)
<p>(A) Submit an application to open an OCBC 360/Monthly Savings/Bonus+ Savings/Statement Savings Account (“Eligible Account”) online at <a href="https://ocbc.com/instant">ocbc.com/instant</a> during the Promotion Period. The Eligible Account must also be approved and opened during the Promotion Period.</p> <ul style="list-style-type: none"> <li>If the qualifying customer is a StarHub customer, who fulfils (A), and who also registers his or her Name and NRIC at <a href="https://bit.ly/onlineaccount40">bit.ly/onlineaccount40</a> for the additional cash reward during the Promotion Period.</li> </ul>	<p>S\$20</p> <p>Additional S\$20</p>	<p>1</p> <p>-</p>
<p>(B) Upon fulfilling (A), the customer must successfully credit a minimum of S\$2,000 per calendar month via “GIRO-SALARY” into their Eligible Account for at least 6 consecutive months.</p> <ul style="list-style-type: none"> <li>Salary credit in other forms will not be eligible.</li> <li>The first salary credit of minimum S\$2,000 to the Eligible Account must be made during the Promotion Period.</li> <li>The crediting of salary to the Eligible Account must continue for 5 consecutive months after the first salary credit has been made.</li> </ul>	-	10

(C) Upon fulfilling (A) and for every S\$1,000 daily average balance deposited and maintained during the Promotion Period.	-	1
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2.3 There will be three qualifying periods as set out below:

- (i) Period 1: 3 October 2018 to 31 October 2018
- (ii) Period 2: 1 November to 30 November 2018
- (iii) Period 3: 1 December to 31 December 2018

**Cash Reward:** Only the first 2,000 qualifying customers in each of the aforementioned periods will be eligible for the Cash Reward. This means an aggregate of 6,000 qualifying customers are eligible for the Cash Reward for the entire Promotion Period.

**Lucky Draw:** 1 winner will be selected to win S\$10,000 cashback ("Lucky Draw Gift") in each of the aforementioned Periods. This means an aggregate of 3 eligible customers will win the Lucky Draw Gift for the entire Promotion Period. For the avoidance of doubt, eligible customers who receive the Cash Reward are also entitled to participate in the Lucky Draw.

For illustration purposes only, please refer to the table below:

*John opened an OCBC 360 Account online in November 2018.*

<b>Action</b>	<b>Cash Reward</b>	<b>Lucky Draw Chance(s)</b>
<i>Successfully opened an OCBC 360 Account online at <a href="http://openaccount.ocbc.com">openaccount.ocbc.com</a> in November</i>	<i>S\$20</i>	<i>1 chance in Lucky Draw Period 2</i>
<i>John is a StarHub customer and registers his Name and NRIC at <a href="http://bit.ly/onlineaccount40">bit.ly/onlineaccount40</a> for the cash reward during the Promotion Period</i>	<i>Additional S\$20</i>	<i>-</i>
<i>Deposited and maintained S\$3,000 daily average balance in his OCBC 360 Account in November</i>	<i>-</i>	<i>3 chances in Lucky Draw Period 2</i>
<i>First salary-credit of S\$4,000 into the 360 Account in December</i>	<i>-</i>	<i>10 chances in Lucky Draw Period 3</i>

*Total number of lucky draw chances John is eligible for in Period 2: 4*

*Total number of lucky draw chances John is eligible for in Period 3: 10*

### 3. Additional Terms and Conditions

3.1 The S\$20 or additional S\$20 Cash Reward for opening an Eligible Account online at [openaccount.ocbc.com](http://openaccount.ocbc.com) during the Promotion Period will be credited accordingly into the Eligible Account based on the following schedule:

For accounts opened from 3 to 31 October 2018 – credited by 30 November 2018

For accounts opened from 1 to 30 November 2018 – credited by 31 December 2018

For accounts opened from 1 to 31 December 2018 – credited by 31 January 2019

- 3.2 All 3 winners of the Lucky Draw Gift will be announced and notified within 3 months after the end of the Promotion Period. Prizes will be credited into the winners' newly-opened Eligible Account within 3 months after the end of the Promotion Period. Each eligible customer is only eligible to win 1 Lucky Draw Gift once.
- 3.3 By participating in the lucky draw, each eligible customer consents to OCBC Bank using their personal data to contact them about matters relating to the lucky draw.
- 3.4 Effort will be made to contact each Lucky Draw Gift winner once via SMS or email, and direct mailer and such means as OCBC Bank deems appropriate in its sole discretion via the contact details that are registered with OCBC Bank.
- 3.5 OCBC Bank reserves the right to claw back the Cash Reward and/or an amount equivalent to the Lucky Draw Gift if the eligible customer, (i) closes his Eligible Account during or within 6 months from the end of the Promotion Period; (ii) the customer's salary credit is terminated within 6 months from the first salary credit transaction; or (iii) the customer withdraws any monies that he has deposited into his bank account for the purposes of this Promotion within 6 months from the deposit date.
- 3.6 Even if an eligible customer opens multiple deposit accounts with OCBC Bank during the Promotion Period, each customer who participates in this Promotion is only entitled to receive a maximum of one Cash Reward (S\$20 or additional S\$20) and one Lucky Draw Gift (S\$10,000) under this Promotion.
- 3.7 The eligibility of each customer to receive the Cash Reward and Lucky Draw Gift shall be determined at the absolute discretion of OCBC Bank.
- 3.8 The Cash Reward or Lucky Draw Gift is not transferrable or exchangeable for other items.
- 3.9 OCBC Bank reserves the right to suspend, withdraw or terminate the lucky draw at any time without notice. OCBC Bank shall not be liable to any person for any loss or damage arising in connection with the lucky draw, including without limitation, any error in computing and chances, any breakdown or malfunctions in any computer systems or equipment. Without prejudice to the generality of the foregoing, OCBC Bank assumes no responsibility for lost, late, misdirected, damaged, incomplete, illegible and/or postage-due mail.
- 3.10 The decision of OCBC Bank on all matters relating to the lucky draw and these terms and conditions shall be final, binding and conclusive on all participants, including without limitation, any decision on the eligibility of any person or cancellation or suspension of the lucky draw. Subject to and without prejudice to the generality of the foregoing, OCBC Bank's record of the entries, allocated chances and/or any decision made in connection with the lucky draw shall be final, binding and conclusive for all purposes. No correspondence or appeal will be entertained.
- 3.11 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 deem fit.
- 3.12 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 lucky draw as determined by OCBC Bank, shall not be eligible for the lucky draw.

- 3.13 OCBC Bank reserves the right to replace the Cash Reward and/or Lucky Draw Gift 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
- 3.14 A person who is not a participant of this lucky draw shall have no right under the Contracts (Rights of Third Parties) Act (Cap 53B) to enforce any of these terms and conditions.
- 3.15 These terms and conditions shall be governed by the laws of Singapore and the participants in the lucky draw irrevocably submit to the non-exclusive jurisdiction of the courts of Singapore.