

Terms and Conditions Governing OCBC Passbook and Statement Savings Accounts Chinese New Year Deposit Prosperity Promotion 2019

V2112018

The following terms and conditions shall apply to the OCBC Passbook and Statement Savings Accounts Chinese New Year Deposit Prosperity Promotion 2019 (the "Promotion").

1. Eligibility

1.1 The Promotion is open to all customers who hold Eligible Accounts with Oversea-Chinese Banking Corporation Limited ("OCBC Bank") and who have performed an Eligible Transaction as described in these terms and conditions. Customers must sign these terms and conditions to be eligible.

1.2 The Promotion commences on 2 January 2019 and ends on 28 February 2019 or such date(s) as may be determined and notified by OCBC Bank in its sole discretion ("Promotion Period").

1.3 An "Eligible Account" refers to an individual (personal) OCBC Passbook Savings Account or OCBC Statement Savings Account or any account deemed eligible by OCBC in which an Eligible Transaction is performed on during the Promotion Period, regardless when the account was opened.

1.4 An "Eligible Transaction" refers to the deposit of Fresh Funds into an Eligible Account and agreement of the Eligible Customer for OCBC Bank to withhold the funds deposited for a specific period determined by OCBC Bank.

1.5 "Fresh Funds" refers to funds in the form of non-OCBC cheques/ cashier's orders/ demand drafts as well as other funds that are not transferred from any existing OCBC Bank accounts.

1.6 An "Eligible Customer" is an account holder of an Eligible Account and who performs an Eligible Transaction.

1.7 "Promotional Gift" refers to S\$110 NTUC vouchers. For OCBC Passbook Savings Accounts, the promotion gift includes a special edition OCBC passbook.

2. Promotion Mechanics

2.1 An Eligible Customer who performs an Eligible Transaction during the Promotion Period is entitled to the Promotional Gift if he or she deposits Fresh Funds amounting to S\$10,000 into the Eligible Account via branches and agrees to have the deposited funds withheld by OCBC Bank for a period of 6 months. Deposits performed through self-service channels are considered eligible for this Promotion but a visit to a branch on the same day will still be required so that arrangements can be made for the funds to be withheld.

2.2 The deposited funds are not available for withdrawal from OCBC Bank's self-service channels before the expiry of the 6 months period. Customers may only withdraw the deposited funds before the expiry of the 6 months period by visiting any OCBC Bank branch during operating hours and withdrawing their participation in the Promotion.

3. Award of Promotional Gift

3.1 Each Eligible Customer may qualify for the Promotional Gift during the Promotion Period on a while stocks last basis.

3.2 An Eligible Customer who performs more than 1 Eligible Transaction may be entitled to more than 1 Promotional Gift, except the special edition OCBC passbook if applicable. Each Eligible Customer is limited to only 1 special edition OCBC passbook per OCBC Passbook Savings Account, regardless of the number of Eligible Transactions.

3.3 The Promotional Gift, excluding the special edition OCBC passbook if applicable, will be sent to customer's address as reflected in OCBC Bank's system within 2 months from the date of Eligible Transaction, provided funds can be successfully withheld. The special edition OCBC passbook has to be collected at an OCBC branch.

3.4 In the event that the Eligible Customer who has received the Promotional Gift withdraws the deposited funds, whether in whole or in part from the Eligible Account before the expiry of the relevant 6 months period, OCBC Bank shall have the right to debit the value of the corresponding Promotional Gift, including S\$100 for the special edition OCBC passbook, plus any goods and services tax or such other amount as it deems fit from the account(s) of the customer.

3.5 The eligibility of a customer to receive the Promotional Gift shall be determined at the absolute discretion of OCBC Bank.

3.6 The Promotional Gift is not exchangeable for cash or otherwise; however, OCBC Bank reserves the right to substitute the Promotional Gift with any other prize/gift, and will not be liable to any person for any claims, costs, expenses, loss or damage suffered by any person as a result of the aforementioned matters.

3.7 OCBC Bank shall not be responsible for the quality, merchantability or the fitness for any purpose or any other aspect of any Promotional Gift. Notwithstanding anything herein, OCBC Bank shall not at any time be responsible or held liable for any defects in any Promotional Gift, and/or for any loss, damage or harm suffered or incurred by or in connection with the use of any Promotional Gift by any person.

3.8 If any Customer is subsequently discovered to be not entitled or ineligible to participate in the Promotion or to receive the Promotional Gift, OCBC Bank reserves the right to (i) forfeit or withdraw the Promotional Gift at any time or (ii) (where the Promotional Gift has been redeemed) reclaim the corresponding Promotional Gift or request the relevant Customer to repay to or compensate OCBC Bank the value of the corresponding Promotional Gift at any time, and OCBC Bank shall have the right to debit the value of the corresponding Promotional Gift plus any goods and services tax or such other amount as it deems fit from the account(s) of the customer. No person shall be entitled to any payment or compensation from OCBC Bank should any Promotional Gift be forfeited or withdrawn or if any Promotional Gift is reclaimed by OCBC Bank or a Customer is asked to repay to or compensate OCBC Bank the value of the Promotional Gift for whatsoever reasons.

4. General

4.1 This Promotion is not valid with other offers or promotions unless otherwise stated.

4.2 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.

4.3 In the event of any inconsistency between these terms and conditions and any brochure, marketing or promotional material relating to the Promotion, these terms and conditions shall prevail.

4.4 These terms and conditions shall be governed by laws of Singapore and the participants irrevocably submit to the non-exclusive jurisdiction of the courts of Singapore.

4.5 A person who is not a party to any agreement governed by these terms and conditions shall have no right under the Contracts (Right of Third Parties) Act (Cap 53B) to enforce any of these terms and conditions.

By signing this form, I/we the account holder(s) of the below Account hereby confirm that I/we have read, understood and agree to be bound by the above **Terms and Conditions Governing OCBC Passbook and Statement Savings Accounts Chinese New Year Deposit Prosperity Promotion 2019**. I/we agree that the funds placed into the Eligible Account to be eligible for the Promotion will not be available for withdrawal from OCBC Bank's self-service channels before the expiry of the 6 months period and I/we may only withdraw the deposited funds before the expiry of the 6 months period by visiting any OCBC Bank branch during operating hours and withdrawing my/our participation in the Promotion.

Customer's Agreement and Acceptance

<i>Signature / thumbprint of Applicant(s)#</i>
<i>Date</i>

<i>Signature / thumbprint of Applicant(s)#</i>
<i>Date</i>

For joint accounts, please sign or affix thumbprint in accordance with the mandate in effect of the account.

Name:

NRIC/Passport No.:

Account No.:

Deposited amount:

Deposit Insurance Scheme: Singapore dollar deposits of non-bank depositors and monies and deposits denominated in Singapore dollars under the Supplementary Retirement Scheme are insured by the Singapore Deposit Insurance Corporation, for up to S\$50,000 in aggregate per depositor per Scheme member by law. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured.

For OCBC Bank's use

Staff name and Signature

Branch checklist

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