

## **Terms and Conditions Governing the S\$10 Cash Credit Promotion (the “Promotion”)**

1. The Promotion is only valid until 30 November 2018, or for such other periods as may be determined by Oversea-Chinese Banking Corporation Limited (“OCBC Bank”) in its sole discretion (the “Promotion Period”).
2. The Promotion is open only to individuals who: (a) hold a savings or current account with OCBC Bank and (b) who have gone through and successfully completed the OCBC Bank Life Goal Planner (the “Planner”) with our personal financial consultant at any OCBC Bank branch during the Promotion Period (the “Eligible Customer”).
3. Eligible Customers who have satisfied these terms and conditions will receive a S\$10 cash credit (the “Gift”). The Gift will be credited into the Eligible Customer’s savings or current account stated in the Planner on the date falling three (3) months from the date of the Planner submission. For the avoidance of doubt, each Eligible Customer is only entitled to receive a maximum of one Gift during the Promotion Period. The eligibility of any customer to receive the Promotion shall be determined at the absolute discretion of OCBC Bank.
4. The Gift is not exchangeable for cash or other items. OCBC Bank reserves the right to substitute the Gift with an item of similar value.
5. OCBC Bank reserves the right to waive/vary/delete any of these terms and conditions without notice. The decision of OCBC Bank on all matters relating to the Promotion shall be final and binding on all participants.
6. 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.
7. These terms and conditions shall be governed by the laws of Singapore and the participants in the Promotion irrevocably submit to the non-exclusive jurisdiction of the courts of Singapore. A person who is not a party to any agreement governed by these terms and conditions shall have no right under the Contracts (Rights of Third Parties) Act (Cap 53B) to enforce any of these terms and conditions.