

## **Terms and Conditions of the OCBC Mighty Savers® Lucky Draw Promotion**

1. The OCBC Mighty Savers® Lucky Draw Promotion (the “Draw”) is open only to individual customers who maintain any of the following accounts (the “Qualifying Accounts”) with Oversea-Chinese Banking Corporation Limited (“OCBC Bank”) in Singapore.

Qualifying Accounts are accounts under the Mighty Savers® programme, as follows:

<b>Product Name</b>	<b>Remarks</b>
Mighty Savers Account	Opened by a Qualifying Child in joint name with parent or legal guardian
Monthly Savings Account	Opened by a Qualifying Child in joint name with parent or legal guardian
Young Savers Account	Opened by a Qualifying Child in his/her sole name or in joint name with a parent or legal guardian
Passbook Savings Trust	Opened by an Eligible Person in-trust-for a Qualifying Child
Statement Savings Trust	Opened by an Eligible Person in-trust-for a Qualifying Child
School Savings Account	Opened by an Eligible Person in-trust-for a Qualifying Child

2. A Qualifying Child who is less than 16 years of age to be eligible to participate in the campaign.
3. The promotion period is from 2 May 2018 to 31 December 2018 (the “Promotion Period”).

### **Eligibility criteria for Monthly Lucky Draw (the “Monthly Draw”)**

4. To participate in the Monthly Draw for each month during the Promotion Period, you need to deposit the Qualifying Transaction into any of the Qualifying Accounts in the month of the Promotion Period.

Table 1

<b>Qualifying Transaction</b>	<b>Incremental month-end balance</b>	<b>Lucky Draw chances</b>
<u>Deposit a one-time minimum of S\$400 per month</u>	S\$400 or more	1 lucky draw chance per month
<u>Deposit a one-time minimum of S\$700 per month</u>	S\$700 or more	2 lucky draw chances per month

The incremental month-end balance is determined by comparing the account balance on the last day of the month against the account balance on the last day of the previous month.

5. The child must be under 16 years of age in the same calendar month where the Qualifying Transaction is made.
6. Deposit amount cannot be aggregated in a Qualifying Account or across Qualifying Accounts; it must be a one-time deposit of S\$400 - S\$699 or S\$700 and above into a single Qualifying Account.
7. Fresh funds are required to be deposited into the Qualifying Account. Fresh funds refer to funds not transferred or withdrawn from existing OCBC Bank deposit accounts and re-deposited or funds in the form of OCBC Bank cheque/ cashier's order/ demand drafts.
8. Each Qualifying Account will earn up to two chances for each Monthly Draw regardless of the number of Qualifying Transactions made. The single deposit transaction (in fresh funds) with the highest amount will be used to determine the number of chances earned.

**Eligibility criteria for Final Lucky Draw (the “Final Draw”)**

9. Qualifying Accounts which have earned a chance in the Monthly Draw will also stand a chance to win in the Final Lucky Draw provided that none of the account holders of the Qualifying Accounts is a winner of any of the Monthly Draws.
10. Each Qualifying Account may earn up to 16 chances for the Final Draw by meeting the criteria stated in Clause 3 to 9, with up to two chances for each month of the Promotion Period.

**Prizes**

11. Each child is eligible to win up to one prize during the Promotion Period, regardless of the number of Qualifying Accounts held; all other chances earned will not be eligible for other Monthly Draws or Final Draw after the child wins a prize in this Promotion.
12. One of the following prizes is offered for each Monthly Draw:
  - a. Cruise Package (“prize A”),
  - b. Private movie screening package (“prize B”) , or
  - c. Toys Hamper Package (“prize C”)
13. The Final Prize is an endowment plan with premiums worth S\$10,000.
14. The schedule and prizes offered for the Monthly Draws is as follows:

<b>Qualifying month</b>	<b>Prize offered</b>	<b>Lucky draw date</b>
May 2018	Prize A	14 June 2018
June 2018	Prize B	16 July 2018
July 2018	Prize C	15 August 2018
August 2018	Prize A	14 September 2018
September 2018	Prize B	15 October 2018
October 2018	Prize C	15 November 2018
November 2018	Prize A	13 December 2018
December 2018	Final Prize	15 January 2019

15. One winner and one reserve winner will be drawn on each draw date.
16. If the winner's Qualifying Account is suspended, frozen or closed on the draw date, he or she will be disqualified from the draw and a new winner will be drawn or at OCBC's election, the prize may be offered to the reserve winner.
17. Winners will be announced on our OCBC Facebook within seven days from the relevant draw date. We will also send a notification letter to the mailing address registered with the Qualifying Account.
18. The parent(s) or legal guardian of the child (who is a winner) must contact the designated OCBC staff members stated on the notification letter to acknowledge the letter and claim the prize within one month from the date of the letter. Requests to claim prizes one month after the date of the letter will not be entertained.
19. Should the winner fail to contact the designated OCBC staff members within one month from the date of the letter, the prize will be awarded to the reserve winner. We will send a notification letter to the reserve winner. The parent(s) or legal guardian of the reserve winner must contact the designated OCBC staff members stated on the notification letter to acknowledge the letter and claim the prize within one month from the date of the letter. Requests to claim prizes one month after the date of the letter will not be entertained.
20. Should the reserve winner fail to claim the prize within the period stated in Clause 19, the prize will be forfeited and donated to a charity selected by OCBC Bank.
21. There will be:
  - a. seven Monthly Draw winners (one drawn per month from June to December 2018), and
  - b. one Final Draw winner (drawn in January 2019).
22. Prizes selected for each month are non-exchangeable and non-negotiable.
23. Redemption of Prize A is subject to the following conditions:
  - a. The winner's family will need to book the cruise arrangements with CN Cruises Pte Ltd via the online booking portal ([www.cartoonnetworkwave.com](http://www.cartoonnetworkwave.com)) with the promo code provided. This promo code will be shared by OCBC Bank via a confirmation letter sent to the winner (the "Winner's Confirmation Letter").
  - b. The prize will be a 3D2N Deluxe Class package for 2 adults and 2 children below 12 years old with no blackout dates and S\$300 on-board credits for services (not applicable for merchandise and duty free shops).
  - c. Promo Code is valid for a period of 12 months from the date of Winner's Confirmation Letter.
  - d. The total value of the prize is S\$3,000 (inclusive of S\$300 Onboard Credit), any unused value will be forfeited.
  - e. Should the total cost of the party exceed S\$2,700, the difference will be borne by the winner's family.
  - f. If the package is not used within 12 months, the prize will be forfeited and donated to a charity selected by OCBC Bank.
  - g. The prize is not exchangeable for cash and non-transferable.
  - h. It cannot be combined with other promotions.

- i. OCBC Bank and CN Cruises Pte Ltd reserves the right to film or take photos of the cruise experience for any promotional or publication materials.

24. Redemption of Prize B is subject to the following conditions:

- a. The winner's family will need to contact Golden Village directly to determine the screening date and choice of movie.
- b. The hall and location is fixed at GV Vivocity, Gold Class Hall 2 with 24 seats. No changes allowed.
- c. The private screening must be conducted within 2 months of receiving the confirmation letter or the prize will be forfeited and donated to a charity selected by OCBC Bank.
- d. OCBC Bank will pay for the movie screening package worth S\$3,000 which includes a fixed food & beverages menu; any additional Food & Beverages ordered during the event will be chargeable to the winner / individual guests.
- e. OCBC Bank reserves the right to film or take photos of the movie screening event for any promotional or publication materials.

25. Redemption of Prize C is subject to the following conditions:

- a. The winner's family will need to contact the appointed merchant directly to select the toys to add to the hamper. This list is a pre-selected list by OCBC Bank.
- b. The date and time of this selection will be notified to the winner via a notification letter.
- c. OCBC Bank will pay up to S\$3,000 for the Toys Hamper; any unused value will be forfeited.
- d. Should the total value of the hamper exceed S\$3,000, the difference will be borne by the winner's family.
- e. The winner's parent or guardian may appoint a third party as a representative if they are unable to attend the event.
- f. Immediate family members refer to the child's parents, legal guardian(s) and sibling(s).
- g. If the winner (or appointed 3<sup>rd</sup> party representative) is unable to attend the event, the prize will be forfeited and donated to a charity organisation selected by OCBC Bank.
- h. OCBC Bank reserves the right to film or take photos of the event for any promotional or publication materials.

26. Redemption of the Final Prize is subject to the following conditions:

- a. Details on the endowment plan to be awarded will be stated on the notification letter.
- b. An OCBC staff member will contact the winner's parents or legal guardians to sign up for the policy after the prize is claimed.
- c. If the policy is cancelled during the free-look period, the premiums will be returned to OCBC Bank. The funds of S\$10,000 will be donated to a charity selected by OCBC Bank.
- d. The policy is provided by The Great Eastern Life Assurance Company Limited, a wholly-owned subsidiary of Great Eastern Holdings Limited and a member of the OCBC Group. Other terms and conditions apply.

27. The child's parents or legal guardian shall claim the prize on the child's behalf.
28. The parents or legal guardian and the child (winner) agree to attend any prize award ceremony organised by OCBC Bank. OCBC Bank reserves the right to film or take photos of the ceremony for any promotional or publication materials.

### **General**

29. We have the right to end this Promotion or change any terms and conditions at any time without giving you prior notice. This includes changing the rules relating to who is eligible for the Promotion and the dates of the Promotion.
30. You may not exchange the prize for other prizes, benefits or cash. We reserve the right to substitute the prize with an item of similar value.
31. 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 Draw as determined by OCBC Bank, shall not be eligible for the Draw.
32. By participating in the Promotion, you consent to the use and/or disclosure of your personal data:
  - a. for the announcement of the winners on our OCBC Facebook page, and
  - b. for the Bank to contact you regarding the redemption of the prize, and
  - c. to the appointed merchants or such third party as we may in our reasonable discretion determine, to facilitate the redemption of the prizes.
33. Our decision on all matters relating to the promotion will be final and binding on all participants. If there is any difference between these terms and conditions and any brochure, marketing or promotional material relating to the Promotion, these terms and conditions will prevail.
34. OCBC Bank shall not at any time be responsible or held liable for the quality, any defect or malfunction in any gift, and/or for any loss, injury, damage or harm suffered or incurred by or in connection with any prize.
35. The laws of Singapore apply to these terms and conditions, and any disputes between you and us will be dealt with in the courts of Singapore. Under the Contracts (Rights of Third Parties) Act (Cap53B), a person who is not a party to any agreement governed by these terms and conditions does not have any right to enforce any of these terms and conditions.
36. All information is accurate at time of publication.

### **Mighty Savers Programme**

37. A Qualifying Child who is less than 16 years of age is eligible to participate in the Programme.
38. The Programme is not applicable with any other scheme(s) or promotion(s) which OCBC Bank may organise from time to time.

39. For the purposes of the Programme, all deposits into the Eligible Accounts shall be in fresh funds (excludes funds transferred from existing OCBC Bank savings, current or time deposit accounts).
40. OCBC Bank shall not be liable to any account holder or any other persons for any loss or damage arising in connection with the Programme, including without limitation, any error in computing any chances, any breakdown or malfunction in any computer system 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.
41. The decision of OCBC Bank on all matters relating to the Programme shall be final and binding on all participants of the Programme, including, without limitation, any decision to cancel or suspend the Programme. Subject to and without prejudice to the generality of the foregoing, OCBC Bank's record(s) relating to the Programme shall be final, binding and conclusive for all purposes and in any legal proceedings. No correspondence will be entertained.
42. OCBC Bank may at any time at its absolute discretion, without notice or assigning any reason therefor, delete, vary, supplement, amend or modify any one or more of these terms and conditions in such manner as OCBC Bank shall think fit, including without limitation, the eligibility of any customer. OCBC Bank shall not, to the extent permitted by law, be liable to for any claims, costs, expenses, loss or damage suffered by any person as a result of the aforementioned matters.
43. These terms and conditions shall be governed by the laws of Singapore and the participants in the Programme irrevocably submit to the non-exclusive jurisdiction of the courts of Singapore.
44. 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.