

Terms and Conditions for the OCBC Family Times monthly poll giveaway**Eligibility Criteria**

1. To be eligible for the OCBC Family Times monthly poll giveaway ("Promotion"), you need to be an OCBC Bank customer holding one of the following accounts:
 - a. OCBC Child Development Account (CDA)
 - b. OCBC Monthly Savings Account (MSA) under OCBC Mighty Savers Programme
 - c. OCBC Young Savers Account (YSA) under OCBC Mighty Savers Programme
 - d. OCBC Passbook Savings Trust, Statement Savings Trust, School Savings Account under the OCBC Mighty Savers Programme
2. You need to be subscribed to OCBC Family Times e-mailer.

How to participate

3. To participate, you need to answer the poll and be one of the first 20 customers to submit the answer via the poll e-form available on <https://internet.ocbc.com/internet-banking/PublicOnlineForm/Form?FormId=familytimespoll>. Answers provided in other channels will not be accepted.
4. The 20 winners will receive a S\$10 Toys "R" Us Voucher.
5. Customers are entitled to receive only 1 Voucher under this Promotion. You are not entitled to multiple Vouchers, notwithstanding the number of times you participated in this Promotion.
6. Winners will be notified by the 15th of the following month via a confirmation email from OCBC Bank.

Redemption of Voucher

7. Redemption details will be provided in the confirmation email from OCBC Bank.
8. The 20 winners need to bring along the following for Voucher collection:
 - a. NRIC
 - b. Confirmation email
 - c. Authorisation letter (for third party collection)

General

9. You cannot exchange the Voucher under this Promotion for cash, credit or other benefits. We have the right to substitute the Voucher with an item of similar value.
10. OCBC Bank shall not be responsible for the quality of the Voucher. We will not be responsible or held liable for any damages to or fault in any Voucher, or for any loss, injury or harm any person suffers in connection with using the Voucher.
11. We will not be responsible or liable for any loss or damage whatsoever arising directly or indirectly howsoever in connection with or as a result of the redemption process.
12. We have the right to end this Promotion or change any terms and conditions at any time without giving you notice. This includes changing the rules relating to who is eligible for the promotion and the dates of the Promotion.

13. 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.
14. The laws of Singapore apply to these terms and conditions, and any disputes between you and use will be dealt with in the courts of Singapore. Under the Contracts (Rights of Third Parties) Act (Cap 53B), a person who is not a party to any agreement governed by these terms and conditions does not have the right to enforce any of these terms and conditions.
15. All information is accurate at the time of publication on 6 March 2018.