

Terms and Conditions Governing OCBC 360 Salary Credit Online Promotion 2019 (the “Promotion”)

1. General Terms and Conditions

1.1 The Promotion commences on 01 October 2019 and ends on 31 December 2019 (or any such date(s) as may be determined by Oversea-Chinese Banking Corporation Limited (“OCBC Bank”) in its absolute discretion) (the “Promotion Period”).

2. Eligibility

2.1 This Promotion is only applicable to customers who do not hold any existing OCBC deposit account at the point of application for the OCBC 360 Account or within the period of 6 months prior to the commencement of the Promotion (i.e. 01 April 2019 to 30 September 2019) (“Eligible Customer”).

3. Promotion Mechanics

An Eligible Customer shall be entitled to a S\$50 cash reward (the “Cash Reward”) if they fulfil **all** of the following criteria (“Qualified Customer”):

- a. Opens an OCBC 360 Account through a Self-Service Online Channel (as defined below) during the Promotion Period; and
- b. Successfully credits their salary of at least S\$2,000 via GIRO with the transaction description “GIRO-SALARY” into the newly opened OCBC 360 Account within 2 months from the OCBC 360 Account opening date.

Term	Definition
“Self-Service Online Channel”	<p>Any application (including those applied through a product bundle) received through OCBC Bank’s website, without being served by a sales agent.</p> <p>For example:</p> <ul style="list-style-type: none">• An OCBC 360 Account opened through OCBC’s website via a link sent to you by a sales agent will not qualify.• An OCBC 360 Account opened together with a debit card application on OCBC’s website will qualify.

4. Cash Reward

4.1 The Cash Reward will be credited into the Qualified Customer's OCBC 360 Account within two months from the month of the first successful salary credit transaction, i.e. if the Qualified Customer's first successful salary credit transaction is done on 15 October 2019, he/she will be awarded the Cash Reward by 31 December 2019.

4.2 OCBC Bank reserves the right to claw back the Cash Reward if the Qualified Customer closes his OCBC 360 Account during, or within 6 months from the end of, the Promotion Period. Further, if any customer is subsequently discovered to be ineligible to participate in the Promotion or to receive the Cash Reward, OCBC Bank reserves the right to (i) forfeit or withdraw the Cash Reward at any time; or (ii) (where the Cash Reward has been redeemed) reclaim the Cash Reward or request the relevant customer to repay to or compensate OCBC Bank the value of the Cash Reward at any time, and OCBC Bank shall have the right to debit the value of the Cash Reward 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 Cash Reward be forfeited or withdrawn, if any Cash Reward is reclaimed by OCBC Bank, or if a customer is asked to repay to or compensate OCBC Bank the value of the Cash Reward for whatsoever reasons.

4.3 Each Qualified Customer is only entitled to receive a Cash Reward once.

4.4 The eligibility of a customer to receive a Cash Reward shall be determined at the absolute discretion of OCBC Bank.

4.5 The Cash Reward is not transferrable or exchangeable for other items.

4.6 OCBC Bank reserves the right to replace the Cash Reward with any item of similar value.

5. General

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

5.2 The Terms and Conditions Governing the OCBC 360 Account and Terms and Conditions Governing Deposit Accounts (both available at www.ocbc.com/360) apply.

5.3 OCBC Bank reserves the right to waive, vary or amend any of these terms and conditions without prior notice. The decision of OCBC Bank on all matters relating to this Promotion shall be final and binding.

5.4 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.

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

5.6 A person who is not a participant of this Promotion shall have no right under the Contracts (Right of Third Parties) Act (Cap 53B) to enforce any of these Terms and Conditions.