

Terms and Conditions of OCBC 360 Account Referral Programme (the “Promotion”)

1. Eligibility

- 1.1 The Promotion is only open to existing OCBC 360 Account holders who have received a short message service (“SMS”) or electronic direct mailer inviting them to participate in this Programme (individually an “Eligible Customer” and collectively “Eligible Customers”).
- 1.2 The Promotion commences on 1 September 2019 and ends on 31 December 2019 (or such date(s) as may be determined by OCBC Bank in its absolute discretion) (“Promotion Period”).
- 1.3 Employees of OCBC Bank are not eligible to participate in this Promotion.
- 1.4 Eligible Customers are not allowed to refer themselves for this Promotion. To be eligible for the Promotional Gift (as defined in clause 4.1 below) under the Promotion, an Eligible Customer must not be the joint account holder of the new OCBC 360 Account opened by the Referred Customer (as defined in clause 3.1 below).

2. Referral Programme Marketing Consent

- 2.1 The Eligible Customer consents to having the referrals and his or her name disclosed by OCBC Bank to the Referred Customer.
- 2.2 The Referred Customer consents to having his or her name and status of successful signing up under the Programme disclosed to the Eligible Customer.

3. Referral Programme Mechanics

- 3.1 Referrals are considered successful when all 3 conditions below are fulfilled:
 - A. The Eligible Customer submits his/her details and the details of the individual he is referring (“Referred Customer”) in the online referral form for the Promotion;
 - B. The Referred Customer successfully opens an OCBC 360 Account (the “Account”) by 31 January 2020 and successfully credits their salary of at least S\$2,000 per calendar month via GIRO with the transaction description “GIRO-SALARY” into the Account, with the first salary credit to the Account to be made by 31 March 2020 (the “Eligible Transaction”); and
 - C. The mobile number of the Referred Customer submitted in the online referral form is the same mobile number used by the Referred Customer for the opening of the Account.
- 3.2 Referred Customers must open the Account as the primary account holder.
- 3.3 If a Referred Customer is referred by more than one Eligible Customer, the Eligible Customer from whom OCBC Bank receives the online referral form first will be entitled to the Promotional Gift.

4. Award of Promotional Gift

- 4.1 “Promotional Gift” refers to an S\$80 cash credit.
- 4.2 Both the Eligible Customer and Referred Customer will be rewarded with a Promotional Gift each in their OCBC 360 Account within 8 weeks from the date the Eligible Transaction is effected.
- 4.3 Each Eligible Customer shall only be entitled to a maximum of three (3) Promotional Gifts throughout the Promotion Period. Each Referred Customer shall only be entitled to 1 Promotional Gift throughout the Promotion Period.
- 4.4 We will notify Eligible Customers and Referred Customers of their eligibility for the Promotional Gift by short message service (SMS) (or any other means we deem fit) within 8 weeks from the date the Eligible Transaction is effected.
- 4.5 The eligibility of a customer to receive the Promotional Gift shall be determined at the absolute discretion of OCBC Bank.
- 4.6 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.
- 4.7 If any customer is subsequently discovered to be 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, if any Promotional Gift is reclaimed by OCBC Bank, or if a customer is asked to repay to or compensate OCBC Bank the value of the Promotional Gift for whatsoever reasons.

5. General

- 5.1 This Promotion is not valid with any other offers or promotions unless otherwise stated.
- 5.2 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.
- 5.3 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.

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