

Terms and conditions of the OCBC WowDeals Mobile Application

By downloading the OCBC WowDeals mobile application (the "OCBC App"), you agree to accept the following terms and conditions:

1. Oversea-Chinese Banking Corporation Limited ("OCBC Bank") and its related corporations ("OCBC Group"), their agents and their authorised service providers can collect, use and disclose your personal data to their business partners for marketing and promotional purposes, and you further agree that such marketing and promotional purposes may be communicated to you by the OCBC Group, its business partners and agents via the OCBC App regardless of your registration(s) with the Do Not Call registry.

2. Only active principal OCBC Bank credit cardholders and active OCBC Bank debit cardholders are eligible to reserve the mobile vouchers and/or coupons for the deals/privileges/rewards programme promoted via the OCBC App. For the avoidance of doubt, OCBC Bank supplementary credit card holders, OCBC Bank corporate cardholders and private label cards will not be able to reserve any of the deals/privileges/rewards programme promoted via the OCBC App.

3. The OCBC card used for verification must be active (i.e. whose card has not been suspended, terminated or expired) and activated at least 48 hours in advance.

4. Reservation of a mobile coupon for any deal or privilege promoted via the OCBC App is on a first-come-first-served basis. Mobile voucher/ coupons cannot be exchanged for cash, credit or other benefits.

5. Rewards Redemption is subjected to the full Rewards Programme Terms and Conditions. Catalogue items that does not have "Mobile Voucher" label will be sent as a hardcopy voucher. Only saved, in-app Mobile Vouchers are able to be used instantly at the Merchant without presenting a physical hardcopy voucher. Utilisation of the Mobile Voucher comes in the form of scanning a QR code and the scanning process has to be sighted together with Merchant staff at cashier. Otherewise, Merchant reserves the right to refuse acceptance of the Mobile Voucher.

Click <u>here</u> to view the full Rewards Programme Terms and Conditions.

6. Redemption of the mobile voucher/ coupon at the relevant merchant is subject to additional terms and conditions specific to that particular deal. In the event an item / service / privilege that is promoted via the OCBC App is no longer available for redemption, OCBC Bank reserves the right to amend the terms and conditions of the applicable reserved mobile coupon to allow for the redemption of a substitute item / service / privilege of similar value.

7. OCBC Bank shall not be responsible for the quality, merchantability or the fitness for any purpose or any other aspect of any item / service / privilege provided by the relevant participating merchant in connection with the item / service / privilege promoted via the OCBC App. OCBC Bank shall not at any time be responsible or held liable for any loss, injury, damage or harm suffered or incurred by or in connection with the usage of the OCBC App, the reservation of any mobile voucher/ coupon or the redemption and utilisation process of any item / service / privilege with the relevant participating merchant.

8. OCBC Bank and/or the relevant participating merchants reserve the right to vary/amend the terms and conditions governing the usage of any mobile voucher/ coupon without notice. OCBC Bank's decision on all matters relating to the usage of the OCBC App, the reservation of any mobile coupon via the OCBC App and/or the redemption process of any mobile coupon at any participating merchant shall be final and binding on all users of the OCBC App.

9. OCBC Bank reserves the right to suspend or terminate the usage of the OCBC App at any time, and no person shall be entitled to any payment or compensation from OCBC Bank should such suspension or termination occur.

10. No person shall be entitled to any payment or compensation from OCBC Bank should the redemption of any reserved mobile coupon be unsuccessful or invalid.

11. OCBC Bank may at any time at its sole and absolute discretion, delete, vary or supplement, any one or more of these terms and conditions in such manner as OCBC Bank shall think fit.

12. These terms and conditions shall be governed by the laws of Singapore.