

Terms and Conditions Governing the OCBC Life Goals S\$20 Starbucks Card Promotion (the “Promotion”)

1. The promotion starts from 23 November to 31 December 2018. , both dates inclusive, or will be until such date as may be determined by Oversea-Chinese Corporation Bank Limited (“OCBC Bank”) in its sole discretion (the “Promotion Period”) to eligible customers.
2. An “Eligible Customer” refers to someone who meets all the following criteria during the Promotion Period:
 - a. Make an appointment with an OCBC representative
 - b. Meet up with OCBC representative within two months of receiving the SMS, email or phone notification from OCBC
3. Each Eligible Customer is only entitled to receive a maximum of two (2) S\$20---Starbucks cards, pursuant to the terms and conditions of the Promotion, regardless of the number of times he or she submits the OCBC Life Goals Planner or Children’s Education Planner.
4. The S\$20 Starbucks -card will be mailed to the eligible customer’s mailing address in OCBC Bank’s record 30 days after meeting with an OCBC representative.
5. OCBC Bank reserves the right to waive/vary/delete any of these terms and conditions without notice. The decision of OCBC Bank on all matters relating to the Promotion shall be final and binding on all customers.