

Terms and Conditions Governing OCBC Supplementary Retirement Scheme (SRS) Account Opening Promotion 2019

These Terms and Conditions shall apply to the OCBC Supplementary Retirement Scheme (SRS) Account Opening Promotion 2019 (the "Promotion").

1. Eligibility

1.1 Under these Terms and Conditions, individuals who successfully open an Eligible SRS Account will be awarded a S\$50 Cold Storage e-Voucher (the "Gift"). "Eligible SRS Account" means a new SRS Account opened with OCBC Bank within the Promotion Period (as defined in 1.2), where an initial deposit of at least S\$10,000 has been successfully deposited into such new SRS Account within 7 days after the account opening date.

1.2 This Promotion commences on 01 November 2019 and ends on 31 December 2019 or such date(s) as may be determined and notified by OCBC Bank in its discretion ("Promotion Period").

1.3 To be eligible for this Promotion, an individual is required to submit an application to open a Supplementary Retirement Scheme (SRS) Account with OCBC Bank. Only applications which are duly completed and accompanied by the relevant supporting documents requested by OCBC Bank in its discretion and which are received by OCBC Bank during the Promotion Period will be considered.

2. Award of Promotional Gift

2.1 Each Eligible SRS Account holder may only receive one (1) Gift during this Promotion, whilst stocks last.

2.2 The Gift will be sent to Eligible SRS customers by SMS to the customer's registered mobile phone number with OCBC by **15 February 2020**.

2.3 To use the Gift, simply visit any Cold Storage outlet (<https://coldstorage.com.sg/storelocation>) and present the e-Voucher to the cashier. The cashier will scan the e-Voucher upon check out and the credit will be applied.

2.4 The Gift is not applicable for Cold Storage online purchases.

2.5 The Gift is required to be presented before payment is made.

2.6 The Gift is strictly non-refundable and cannot be replaced if lost, damaged or expired.

2.7 The Gift is strictly not exchangeable for cash.

2.8 Cold Storage reserves the right to vary the terms & conditions of the e-Voucher contained in the Gift at any time without prior notice.

2.9 The Gift is issued by UNIQQIFT and not OCBC Bank (notwithstanding that the Gift may incorporate marks and logos of OCBC Bank). OCBC Bank gives no warranty as to and shall not be responsible for the quality, merchantability, state, condition or fitness of any voucher, products and/or services offered. Notwithstanding anything herein, OCBC Bank shall not at any time be responsible or held liable for any defects or malfunction in any gift, and/or for any loss, damage or harm suffered or incurred by or in connection with the use of any gift by any person.

2.10 OCBC Bank reserves the right to reclaim the equivalent value of the Gift from an Eligible SRS Account and/or other OCBC Bank account in the event that such account holder terminates his/her SRS Account within 12 months from the account opening date or in the event of duplicated redemptions.

2.11 The eligibility of each Eligible SRS Account holder to receive the Gift shall be determined at the discretion of OCBC Bank. OCBC Bank reserves the right to disqualify any person from receiving the Gift and in the event that the Gift has been awarded, to reclaim or withdraw the Gift from such person via various means, including but not limited to, debiting the value of the Gift from such person's OCBC Bank account. OCBC Bank reserves the right to correct any errors in its award of any Gift to any person at any time without notice. No person shall be entitled to any payment or compensation from OCBC Bank should any person be disqualified from receiving any Gift or the Gift be forfeited, reclaimed or withdrawn.

3. General

3.1 This Promotion is not valid with other OCBC Bank offers or promotions unless otherwise stated.

3.2 The OCBC Terms and Conditions Governing Supplementary Retirement Scheme (SRS) Account (available at www.ocbc.com/SRS) apply.

3.3 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.

3.4 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.

3.5 These Terms and Conditions shall be governed by laws of Singapore and the participants irrevocably submit to the non-exclusive jurisdiction of the courts of Singapore.

3.6 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.