

## Terms & Conditions Governing the OCBC X PayNow Lucky Draw

1. The **OCBC X PayNow** lucky draw (the “Draw”) is open only to individual customers who maintain personal current and/or savings accounts with Oversea-Chinese Banking Corporation Limited (“OCBC Bank”) in Singapore. For the avoidance of doubt, OCBC corporate and business accounts customers are not eligible to participate in the Draw.
2. “Eligible Customer” refers to someone who meets all of the following criteria:
  - a. Hold a personal current and/or savings accounts with OCBC Bank;
  - b. Linked a personal OCBC current or savings account to his/her mobile number or Singapore NRIC with PayNow; and
  - c. is not otherwise ineligible or disqualified under these terms and conditions.
3. By participating in this Draw, all Eligible Customers shall be deemed to agree to abide by and be bound by these Terms and Conditions and any decisions made by OCBC Bank concerning this Draw.
4. To participate in the Draw:
  - a. A customer has to link his/her OCBC personal current and/or savings account(s) to his/her mobile number or Singapore NRIC with PayNow, between 10 July 2017, 0000hr and 20 August 2017, 2359hr (“Promotion Period”), both dates inclusive.
  - b. There are 6 periods for the Draw.
    - Period 1:** 10 July 2017, 0000hr to 16 July 2017, 2359hr
    - Period 2:** 17 July 2017, 0000hr to 23 July 2017, 2359hr
    - Period 3:** 24 July 2017, 0000hr to 30 July 2017, 2359hr
    - Period 4:** 31 July 2017, 0000hr to 6 August 2017, 2359hr
    - Period 5:** 7 August 2017, 0000hr to 13 August 2017, 2359hr
    - Period 6:** 14 August 2017, 0000hr to 20 August 2017, 2359hr
  - c. A customer is only eligible to stand a chance for that relevant period (stated in Clause 4(b) above) in which he/she made the linkage between his/her OCBC personal current and/or savings account(s) to his/her mobile number or Singapore NRIC with PayNow. For example, if a customer links his OCBC personal savings account to his mobile number on 11 July 2017, 0900hr, it will stand a chance to win during Period 1.
  - d. Eligible Customers must not close their savings or current account registered with PayNow and that OCBC current or savings account must be remain registered with the PayNow during or 90 days after the Draw.
5. “Day” means the period commencing on 0000 hours on a day in Singapore and ending on 2359 hours on the same day. All dates and times in these Terms and Conditions refer to dates and time in Singapore.
6. The date and time of the Eligible Customer’s linkage between his/her OCBC personal savings and/or current account to his/her mobile/Singapore NRIC number shall be conclusively determined with reference to the date and time recorded by OCBC Bank.

7. Eligible Customers who fulfil these terms and conditions will stand a chance to win the Prizes under Clause 9.
8. A total of one hundred and twenty-three (123) Eligible Customers who fulfil these terms and conditions will be drawn under the Draw to win the following amounts of cashback (the "Prize") set out in the table below. All winners will be announced and notified within 2 months after the Promotion Period ends.

<b>Number of Winners</b>	<b>Prize</b>
20 Eligible Customers from period 1	S\$500 each
20 Eligible Customers from period 2	S\$500 each
20 Eligible Customers from period 3	S\$500 each
20 Eligible Customers from period 4	S\$500 each
20 Eligible Customers from period 5	S\$500 each
20 Eligible Customers from period 6	S\$500 each
1 Eligible Customer from period 1-6	S\$10,000
1 Eligible Customer from period 1-6	S\$30,000
1 Eligible Customer from period 1-6	S\$50,000
<b>Total Number of Winners: 123</b>	<b>Total cashback prizes: S\$150,000</b>

9. An Eligible Customer is only eligible to win **one** Prize during the Promotion Period. Where an Eligible Customer is drawn to win the Prize, the subsequent draws under the Draw for the same Eligible Customer will be void.
10. Prizes are non-exchangeable and non-negotiable.
11. All Winners, by participating in the Draw, expressly and irrevocably permit OCBC Bank to contact them regarding the Prize collection.
12. Effort will be made to contact each potential Prize Winner one (1) time via SMS or email, and Direct Mailer and such means as it deems appropriate in its sole discretion via the contact details that are registered with the Bank.
13. The Prize will be credited into the OCBC savings or current account registered with PayNow before 20 October 2017.
14. All Prizes shall be claimed in Singapore in accordance to the claim procedures set out in these Terms and Conditions.
15. The right to claim a Prize is strictly personal to the winning Eligible Customer or the Prize and cannot be assigned to another person or otherwise transferred in whole or in part.
16. All employees of OCBC Bank, employees of any partners, sponsors and agencies (including, without limitation, any external auditor(s) and advertising agencies) who are involved in organising the Draw as determined by OCBC Bank, shall not be eligible for the Draw.

17. OCBC Bank reserves the right to suspend, withdraw or terminate the Draw at any time without notice. OCBC Bank shall not be liable to any person for any loss or damage arising in connection with the Draw, including without limitation, any error in computing and chances, any breakdown or malfunctions in any computer systems or equipment. Without prejudice to the generality of the foregoing, OCBC Bank assumes no responsibility for lost, late, misdirected, damaged, incomplete, illegible and/or postage-due mail.
18. The decision of OCBC Bank on all matters relating to the Draw and these terms and conditions shall be final, binding and conclusive on all participants, including without limitation, any decision on the eligibility of any person or cancellation or suspension of the Draw. Subject to and without prejudice to the generality of the foregoing, OCBC Bank's record of the entries, allocated chances and/or any decision made in connection with the Draw shall be final, binding and conclusive for all purposes. No correspondence or appeal will be entertained.
19. In the event of any inconsistency between these terms and conditions and any brochure, marketing or promotional materials relating to the Draw, these terms and conditions shall prevail.
20. OCBC Bank may at any time at its sole and absolute discretion, without notice or assigning any reasons therefore, delete, vary, supplement, amend or modify any one or more of these terms and conditions in such manner as OCBC Bank shall think fit, including without limitation, the eligibility of any customer, the bases and methods of identification of Eligible Customers and any dates in connection with the Draw. OCBC Bank shall not, to the extent permitted by law, be liable for any claims, costs, expenses, loss or damage suffered by any person as a result of the aforementioned matters or arising from these terms and conditions or the Draw or the reward.
21. All customer contact details provided pursuant to the Draw may be used by OCBC Bank in its sole discretion for future marketing related programs. Without prejudice to these terms and conditions, all participants in the Draw expressly and irrevocably permit and authorise OCBC Bank to disclose, reveal and divulge information regarding their particulars to the parties involved in organising, promoting and conducting the Draw.
22. These terms and conditions shall be governed by the laws of Singapore and the participants in the Draw irrevocably submit to the non-exclusive jurisdiction of the courts of Singapore.
23. OCBC Bank shall have the right to disqualify such Eligible Customer from the Draw and to forfeit any Prize that such Prize winner may win and such Prize winner shall thereupon have no right to participate in the Draw and/or, if applicable, to claim or retain the Prize. If such Prize winner collects a Prize but fails to abide by and be bound by these Terms and Conditions and the decisions of OCBC Bank concerning this Draw, he/she shall be required to return the Prize.

24. A person who is not a participant of this Draw shall have no right under the Contracts (Rights of Third Parties) Act (Cap 53B) to enforce any of these terms and conditions.