

## Terms & Conditions Governing the OCBC New Year New Wealth Lucky Draw

1. The OCBC New Year New Wealth lucky draw (the “Draw”) is open only to individual customers who maintain at least one of the following types of accounts with Oversea-Chinese Banking Corporation Limited (“OCBC Bank”) in Singapore.
  - a. Personal current and/or savings account; or
  - b. EasiCredit account; or
  - c. Credit Card account.

For the avoidance of doubt, OCBC corporate/business account customers are not eligible to participate in the Draw.
2. “Eligible Customer” refers to someone who meets all of the following criteria:
  - a. Made at least one Qualifying Transaction (defined below) AND
  - b. is not otherwise ineligible or disqualified under these terms and conditions.

To qualify for the Draw, prevailing eligibility criteria for Qualifying Transactions apply.  
*Eg. an individual has to be at least 21 years old to purchase a Unit Trust.*
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 the decisions of OCBC Bank concerning this Draw.
4. To participate in the Draw:
  - a. A customer has to make at least one of the following transactions (“Qualifying Transaction”):

	<b>Qualifying Transaction</b>	<b>Number of lucky draw chances</b>	<b>Application must be submitted via:</b>	<b>Additional terms and conditions pertaining to the Qualifying Transaction</b>
1.	Buy a Unit Trust and did not cancel within the 7-day cancellation period	5	Online Banking or OneWealth™ App	Minimum \$100 monthly payment or \$1,000 for one-time payment. Eligible Customer should make the transactions from their OCBC personal current and/or savings account(s), and NOT through your CPF Investment Account or Supplementary Retirement Scheme Account.
2.	Approved Balance Transfer Application	3	Online Banking or Online Form or OCBC Mobile Banking App	Minimum Balance Transfer loan amount of S\$500. Eligible Customer should make the transactions from their OCBC credit card or EasiCredit account.
3.	Approved PayLite Application	2	Online Banking or Online Form	Minimum PayLite transaction of S\$500. Eligible Customer should make the transactions from their OCBC credit card account.
4.	Buy Explorer Travel	2		Minimum purchase of a single or annual trip plan. Eligible Customer

	Insurance		Online Banking	should make the transactions from their OCBC personal current or savings account(s) or credit card account.
5.	Pay Any Card	1		Minimum payment of \$10. Eligible Customer should make the transactions from their OCBC personal current and/or savings account(s).
6.	Pay Any Bill	1		
7.	Pay Anyone	1	OCBC Mobile Banking App or Siri or iMessage	An Eligible Customer has to transfer a minimum of S\$1 per transaction to a third party from their OCBC personal current and/or savings account(s). The recipient/payee's mobile number must not be the sender/payer's mobile number.

- b. The Qualifying Transaction must be made (and approved – for Balance Transfer and PayLite transactions – if applicable) successfully between 11 January 2017, 0000hr and 1 March 2017, 2359hr (“Promotion Period”), both dates inclusive.
  - c. Eligible Customers must not close their savings or current account used in the Qualifying Transaction during or 90 days after the Draw.
  - d. There is no cap to the number of lucky draw chances that each Eligible Customer is entitled to. For every Qualifying Transaction made, the Eligible Customer will get the number of lucky draw chances stated in 4(a).  
*Eg. if one Eligible Customer performs 2 Pay Anyone transactions (2 chances), 2 PayLite transactions (4 chances) and 2 Pay Any Bill transactions (2 chances) during the Promotion Period, he will be entitled to 8 lucky draw chances.*
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. There is no limit in the number of Qualifying Transactions that an Eligible Customer may make in a Day.
  7. This Draw is non-mutually exclusive with other ongoing promotions which may take place at the same time as the Promotion Period. For the avoidance of doubt, a Qualifying Transaction that could have earned the Eligible Customer vouchers/gifts/premiums from another promotion would still be considered under this Draw.
  8. Eligible Customers who fulfil these terms and conditions will stand a chance to win the Prize or Grand Prize based on the number of chances allocated to them under Clause 4(a).
  9. A total of fifty (50) Eligible Customers who fulfil these terms and conditions will be drawn under the Draw to win S\$88 cashback (the “Prize”). These winners will be selected on a daily basis. For example, we will draw a winner for 9<sup>th</sup> January 2017 from Qualifying Transactions

that are successfully performed and approved on 9<sup>th</sup> January 2017. All winners will be announced and notified within 2 months after the Promotion Period ends.

10. At the end of the Promotion Period, one (1) Eligible Customer will be drawn under the Draw to win \$3,888 cashback (the "Grand Prize") from all the successful (and approved) Qualifying Transactions that took place during the Promotion Period. The Grand Prize winner will be announced and notified within 2 months after the Promotion Period ends.
11. An Eligible Customer is only eligible to win one prize during the Promotion Period. An Eligible Customer cannot win more than one Prize and an Eligible Customer cannot win both the Prize and the Grand Prize. Where an Eligible Customer is drawn to win the Prize, the subsequent draws under the Draw for the same Eligible Customer will be void.
12. Prizes are non-exchangeable and non-negotiable.
13. All Winners, by participating in the Draw, expressly and irrevocably permit OCBC Bank to contact them regarding the Prize collection.
14. Effort will be made to contact each potential Prize Winner one (1) time via SMS or email or Direct Mailer and such means as it deems appropriate in its sole discretion via the contact details that are registered with the Bank.
15. The Prize will be credited into the OCBC savings/current/EasiCredit/Credit Card account used for the Qualifying Transaction before 1 May 2017.
16. All Prizes shall be claimed in Singapore in accordance to the claim procedures set out in these Terms and Conditions.
17. 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.
18. All employees of OCBC Bank, its subsidiaries, 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.
19. 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.
20. 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.

21. 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.
22. 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.
23. 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.
24. 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.
25. 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.
26. 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.