

Terms & Conditions

Governing the OCBC X PayNow \$1000 Daily Cashback Lucky Draw October 2017

1. The **OCBC X PayNow \$1000 Daily Cashback** 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 have his/her OCBC personal current and/or savings account(s) linked to his/her mobile or Singapore NRIC number with PayNow, between 5 October 2017, 0000hr and 3 November 2017, 2359hr (“Promotion Period”), both dates inclusive.
 - b. A customer will stand to receive five lucky draw chances on the relevant day (which must fall within the Promotion Period as stated in Clause 4(a) above) in which he/she made the linkage between his/her OCBC personal current and/or savings account(s) to his/her mobile or Singapore NRIC number with PayNow.
 - c. A customer is also eligible to gain one additional lucky draw chance on the relevant day (which must fall within the Promotion Period stated in Clause 4(a) above) in which he/she transfers a minimum of S\$1 per transaction via OCBC Pay Anyone service via OCBC Mobile Banking app and OCBC Pay Anyone App (except payments to Merchants) or via PayNow to a PayNow-registered third party from his/her OCBC personal current and/or saving account(s) linked to his/her mobile or Singapore NRIC number with PayNow (“Qualifying Transaction”). The recipient/payee’s mobile or Singapore NRIC number must not be the sender/payer’s mobile or Singapore NRIC number.
 - d. There is no cap to the number of lucky draw chances that each Eligible Customer is entitled to for each day during the Promotion Period. The table below sets out an example of how chances could be earned in the Draw.

| Example | | | |
|---------|------------------------------------------------------------------------------------------------|------------------|------------------------------|
| | Qualifying Transaction | Transaction Date | Number of Lucky Draw Chances |
| 1. | James linked his OCBC 360 account to his mobile number with PayNow | 5 October 2017 | 5 |
| 2. | From his PayNow-registered OCBC 360 account, James transferred \$1 to Stephanie using just her | 5 October 2017 | 1 |

| | | | |
|----|------------------------------------------------------|----------------|---|
| | mobile number via PayNow | | |
| 3. | James transferred \$2 to Jimmy via OCBC Pay Anyone | 7 October 2017 | 1 |
| 4. | James transferred \$1 to John via OCBC Pay Anyone QR | 9 October 2017 | 1 |

- e. 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 Promotion Period.
 - f. Winners who won in the [OCBC x PayNow lucky draw](#), for which the promotional period was for 10 July to 20 August 2017, are not eligible for this 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 and Qualifying Transaction 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 set out in Clause 8.
 8. A total of thirty (30) Eligible Customers who fulfil these terms and conditions will be drawn under the Draw to win S\$1,000 cashback each (the "Prize"). The winners will be selected on a daily basis. All winners will be announced and notified within 2 months after the Promotion Period ends.
 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 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 31 January 2018.

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. 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.
17. 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.
18. 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.
19. 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.
20. 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.
21. 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.
22. 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.

23. 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.