

Terms & Conditions Governing the OCBC PayNow Registration \$8 Cashback Promotion

1. The **OCBC PayNow Registration \$8 cashback Promotion** (the “Promotion”) 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 Promotion.
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. is not otherwise ineligible or disqualified under these terms and conditions.
 - c. Selected for this campaign by receiving the PayNow marketing SMS message from OCBC.
3. By participating in this Promotion, 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 Promotion.
4. To participate in the Promotion:
 - 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 15 March 2018, 0000hr and 29 March 2018, 2359hr (“Promotion Period”), both dates inclusive.
 - b. A customer is only eligible for the Prize for that relevant period (stated in Clause 4a 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 **via SMS, Online Banking or Mobile Banking**.
 - c. In the event customer linked both Mobile Number and NRIC, he/she will receive 2 x \$8 cashback into the OCBC personal current and/or savings account(s) to his/her mobile number or Singapore NRIC with PayNow.
 - 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 60 days after the Promotion.
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. The first five thousand six hundred (5600) Eligible Customers who fulfil these terms and conditions will be drawn to win the \$8 cashback (the “Prize”) each. All winners will be receive the cashback within 2 months after the Promotion Period ends.

8. An Eligible Customer is only eligible to win **maximum of 2** Prizes during the Promotion Period.
9. Prizes are non-exchangeable and non-negotiable.
10. All Winners, by participating in the Promotion, expressly and irrevocably permit OCBC Bank to contact them regarding the Prize collection.
11. The Prize will be credited into the OCBC savings or current account registered with PayNow before 30 May 2018 and the credit transaction description will be displayed as "OCBC PayNowPromo" in the OCBC savings or current account registered with PayNow.
12. All Prizes shall be claimed in Singapore in accordance to the claim procedures set out in these Terms and Conditions.
13. 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.
14. 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 Promotion as determined by OCBC Bank, shall not be eligible for the Promotion.
15. OCBC Bank reserves the right to suspend, withdraw or terminate the Promotion at any time without notice. OCBC Bank shall not be liable to any person for any loss or damage arising in connection with the Promotion, 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.
16. The decision of OCBC Bank on all matters relating to the Promotion 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 Promotion. 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 Promotion shall be final, binding and conclusive for all purposes. No correspondence or appeal will be entertained.
17. In the event of any inconsistency between these terms and conditions and any brochure, marketing or promotional materials relating to the Promotion, these terms and conditions shall prevail.
18. 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 Promotion. 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 Promotion or the reward.

19. All customer contact details provided pursuant to the Promotion 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 Promotion.
20. These terms and conditions shall be governed by the laws of Singapore and the participants in the Promotion irrevocably submit to the non-exclusive jurisdiction of the courts of Singapore.
21. OCBC Bank shall have the right to disqualify such Eligible Customer from the Promotion and to forfeit any Prize that such Prize winner may win and such Prize winner shall thereupon have no right to participate in the Promotion 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 Promotion Draw, he/she shall be required to return the Prize.
22. A person who is not a participant of this Promotion shall have no right under the Contracts (Rights of Third Parties) Act (Cap 53B) to enforce any of these terms and conditions.

Updated on 13 March 2018.