

## **Terms & Conditions Governing the OCBC x Carousell User Promotion**

### 1. The Promotion

1.1. The OCBC x Carousell User Promotion (“Promotion”) is organised by Oversea-Chinese Banking Corporation Limited (“OCBC Bank”) and promoted by Carousell (“Carousell”).

1.2. The Promotion will commence on 24 June 2017 and will end on 25 June 2017, or when the first 2,000 successful transactions have been made as explained in Clause 3.3, whichever is earlier (“Promotion Period”).

### 2. General Terms

2.1. OCBC Pay Anyone (“PAO”) is a mobile service (“PAO Service”) offered by Oversea-Chinese Banking Corporation Limited (“OCBC Bank”) that allows users to perform ad-hoc transfers of funds up to \$1,000 daily without the need for transaction signing (to secure and authorise transactions) or to set up a pre-authorised account for such transfers.

2.2. The PAO Service allows you to request (“Transaction Request”), using the OCBC Pay Anyone Application (“Application”), that the Bank carry out a transaction (“PAO Transaction”) to transfer an amount specified by you (“Remittance Amount”) from your OCBC bank account to your designated recipient (“Recipient”).

2.3 For Payers of the OCBC Pay Anyone Service: If you wish to carry out a PAO Transaction, you must submit a Transaction Request to initiate such PAO Transaction. When submitting a Transaction Request, you shall:

a) provide such information as may be requested by the Bank (including the Recipient’s contact details); and

b) set a six-digit passcode which is to be used by the Recipient (“Passcode”) to collect the Remittance Amount in relation to such PAO Transaction.

2.4. As part of the OCBC Pay Anyone Application, users will have to:

a) be a customer of the Bank and be a valid user of the OCBC Internet Banking Service;

b) have installed the OCBC Mobile Banking Application on your mobile phone;

c) have a valid and active account with the Bank (“Account”); and d) comply with these Terms and Conditions.

2.5 For Recipients of the OCBC Pay Anyone Service: You may only receive the Remittance Amount by submitting a request using:

a) the unique URL which may be accessed via the email, SMS or Facebook notification provided to you informing you of the PAO Transaction;

b) the OCBC Pay Anyone™ Application (“Application”); or

c) such other manner as may be prescribed by the Bank in the email, SMS or Facebook notification provided to you informing you of the PAO Transaction,

and by complying with such instructions as may be set out therein.

In order to receive the Remittance Amount, you must:

- a) provide the valid six-digit passcode (“Passcode”) which has been provided to you by the Payer in relation to the PAO Transaction; and
- b) designate a valid bank account with the Bank or a third party Fast and Secure Transfer (“FAST”) participating bank to which the Remittance Amount is to be credited.

2.6 “Eligible Participant” refers to someone who meets all of the following criteria:

- a) Made a Qualifying Transaction (defined below in the Promotion Mechanics) AND
- b) is not otherwise ineligible or disqualified under these terms and conditions.

### 3. Promotion Mechanics

3.1. Users will need to perform a PAO Transaction successfully during the Promotion Period (“Qualifying Transaction”) to qualify as an Eligible Participant:

For the buyer at Carouselland who must be an OCBC Pay Anyone user as a Payer:

- a) Collect the \$3 discount voucher (maximum of 2 vouchers) from the OCBC Pay Anyone booth;
- b) Give the voucher to the seller of the Carousell stall and receive a \$3 discount off the purchase immediately. The voucher will not be valid after the Promotion Period ends and it is not exchangeable for cash.
- c) Make payment to the seller via PAO.

For the seller at Carouselland who must be an OCBC Pay Anyone user as a Recipient:

- a) Receive a \$3 discount voucher from the buyer at Carouselland;
- b) Reduce the selling price by \$3 and receive payment from the buyer via a PAO Transaction.
- c) Submit the \$3 discount voucher to Carousell and receive \$3 cashback from Carousell.

3.2. Upon completion of the Qualifying Transaction, the sellers at Carouselland will be entitled to a S\$3 cash rebate (“Cash Rebate”) as an Eligible Participant.

3.3. The Promotion is valid only for the first 2,000 Qualifying Transactions made during the Promotion Period, based on the date and time of the Qualifying Transaction. Once all 2,000 Qualifying Transactions have been completed, the Promotion will end.

### 4. Cash Rebate

4.1. The Cash Rebate will be credited to the Eligible Participant’s Account used to receive the PAO Transaction by 2 July 2017, or on a subsequent date which OCBC may in its sole discretion determine.

4.2. The Cash Rebate is strictly non-transferable and non-assignable.

4.3. Notwithstanding anything herein, OCBC has the absolute discretion to determine the eligibility of a participant to participate in the Promotion or receive any Cash Rebate. The decision of OCBC on all matters relating to or in connection with the Promotion shall be final and binding on the participants. No correspondence or claims will be entertained. OCBC shall not be obliged to disclose any matter relating to the Promotion and the results thereof to participants.

4.4. OCBC shall not be liable in any way to any participant or any other person for any injury, loss, damage or expense arising out of or in connection with the Promotion or the Cash Rebate, howsoever arising, including without limitation, any loss, (including lost opportunities) arising from any late or non-notification, any error in computing chances, any technical, hardware or software breakdown, malfunction or defects, failed delayed or incorrect transactions, lost or unavailable network connections or any notice that is lost or misdirected.

4.5. By participating in this Promotion, participants agree to release and hold OCBC harmless from any and all liability whatsoever for any injuries, losses or damages of any kind to any person or property arising from or in connection with, either directly or indirectly:

a) the awarding, acceptance, receipt, possession, use or misuse of any Cash Rebate or parts thereof awarded pursuant to the Promotion; and

b) the participation in the Promotion or any Cash Rebate -related activities.

4.6. OCBC may, at any time at its sole discretion and without prior notice, vary, modify, delete or add to these Terms and Conditions (including the Promotion Period, the conduct of the Promotion and the Promotion Mechanics) and may also suspend or terminate the Promotion or substitute the Cash Rebate at any time without any notice or liability to any person.

4.7. Each participant consents to OCBC disclosing his/her name, NRIC/passport number or any of his/her personal information to any third party OCBC may reasonably consider appropriate or necessary in connection with the Promotion. The participants consent under the Personal Data Protection Act (Cap 26 of 2012) ("Act") to the collection, use and disclosure of the participants' personal data by/to OCBC and such other third party for the purpose of the Promotion and the participants confirm that they have read and agree to be bound by the terms of the OCBC Data Protection Policy (DPP), as may be amended, supplemented and/or substituted by OCBC from time to time, a copy of which can be found on [www.ocbc.com/policies](http://www.ocbc.com/policies).

4.8. In the event of any inconsistency between these Terms and Conditions and any brochures, marketing or promotional materials relating to the Promotion, these Terms and Conditions shall prevail.

4.9. OCBC Terms and Conditions governing Deposit Accounts, Terms and Conditions governing Electronic Banking Services, Terms and Conditions Governing OCBC Electronic Statements and Terms of Service Governing Online Banking Notify-Beneficiary Service.

4.10. These Terms and Conditions shall be read in conjunction with the Terms and Conditions for OCBC Pay Anyone, all of which shall apply to the participants.

4.11. These Terms and Conditions shall be governed by and construed in accordance with the laws of Singapore, and subject to the exclusive jurisdiction of the Singapore courts.

4.12. A person who is not party to any agreement governed by these terms and conditions shall have no right under the Contracts (Rights of Third Parties) Act (Cap 53B) to enforce any of these terms and conditions and notwithstanding any terms herein, the consent of any third party is not required for any variation (including any release or compromise of any liability) or termination of these Terms and Conditions.