

Terms & Conditions Governing the OCBC new ATM & Service Kiosk Lucky Draw

1. The OCBC new ATM & Service Kiosk lucky draw (the “Promotion”) 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;
 - b. EasiCredit account; or
 - c. Credit Card account(each an “Eligible Account”)
2. “Eligible Customer” refers to someone who meets all of the following criteria:
 - a. Has an Eligible Account in good order with OCBC Bank;
 - b. made at least one Qualifying Transaction (defined below); and
 - c. is not otherwise ineligible or disqualified under these terms and conditions.
3. By participating in this Promotion, all Eligible Customers shall be deemed to have agreed to abide by and be bound by these terms and conditions and the decisions of OCBC Bank concerning this Promotion.
4. To participate in the Promotion:
 - a. A customer has to make at least one of the following new ATM or Service Kiosk transactions (“Qualifying Transaction”) from the **8 Pilot Branches**:

Pilot Branch	New ATM	Service Kiosk
Ang Mo Kio Central	No	Yes
Bedok	No	Yes
Compass One	Yes	Yes
Jurong Point	Yes	No
Northpoint	Yes	No
Orchardgateway	No	Yes
Toa Payoh Central	Yes	No
Waterway Point	Yes	No

S/N	Qualifying Transaction	Machine	Number of lucky draw chances	Additional terms and conditions pertaining to the Qualifying Transaction
1.	View Balance & Account Transactions	Service Kiosk	1	Minimum amount of S\$10 is required.
2.	Cash withdrawals	New ATM	5	
3.	Cash deposits (notes and/or coins deposits) using card option	New ATM	5	
4.	Activate Account	Service Kiosk	5	
5.	Activate or deactivate card for overseas use	Service Kiosk	5	
6.	Contact Details Update	Service Kiosk	5	
7.	Change Withdrawal & Spending Limit	Service Kiosk	5	
8.	Change Personal Details	Service Kiosk	5	
9.	Link or unlink accounts for ATM use	Service Kiosk	5	
10.	Apply for Online Banking	Service Kiosk	5	
11.	Manage accounts for Online Banking	Service Kiosk	5	
12.	Reset PIN for Online Banking	Service Kiosk	5	

- b. The Qualifying Transaction must be made successfully from 8th October 2018, 0000hr to 31st December 2018, 2359hr ("Promotion Period"), both dates inclusive.
- c. For all Qualifying Transactions, Eligible Customers must not close their savings or current account used in the Qualifying Transaction during the Promotion Period or 90 days after the end of the Promotion Period.
- d. There is no cap to the number of lucky draw ("Draw") chances that each Eligible Customer is entitled to. For every Qualifying Transaction made, the Eligible Customer will get the corresponding number of Draw chances stated in paragraph 4(a) of these terms and conditions.
Eg. if one Eligible Customer performs 2 cash withdrawal transactions (10 chances), 2 cash deposit transactions (10 chances) and 2 account balance transactions (2 chances) during the Promotion Period, he will be entitled to 22 Draw chances.
- e. Each Draw will be conducted once per month on the following dates: 14th November 2018 for 8th to 31st October 2018 qualifying period, 14th December 2018 for 1st to 30th November 2018 qualifying period and 14th January 2019 for 1st to 31st December 2018

qualifying period. After a Draw is conducted, a customer must make another Qualifying Transaction to be entitled to the subsequent 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. There is no limit to the number of Qualifying Transactions that an Eligible Customer may make in a Day.
7. Eligible Customers who fulfil these terms and conditions will stand a chance to win the Prize (defined below) based on the number of chances allocated to them under Clause 4(a).
8. Three (3) Eligible Customers will win S\$888 cashback (the "Prize") every month. There will be a total of nine (9) winners during the Promotion Period. All winners will be announced and notified no later than 2 months after the end of the Promotion Period. By participating in the Promotion, all Eligible Customers consent to their names and hashed NRIC numbers being publicised in the event that they become a Prize winner.
9. Each 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 for the same Eligible Customer will be void.
10. Prizes are non-exchangeable.
11. All Eligible Customers, by participating in the Promotion, consents to OCBC Bank using their personal data to contact them about matters relating to the Draw.
12. The Prize will be credited into the Eligible Account used for the Qualifying Transaction before 28th February 2019.
13. All Prizes shall be credited to the Prize winners in accordance to these terms and conditions.
14. 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 Promotion as determined by OCBC Bank, as well as OCBC Bank corporate/business account customers and staff, 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.
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. 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.
19. 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.
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.