

Terms and Conditions Governing OCBC New 360 Account x OCBC 365 Credit Card Referral Rewards June 2024 Promotion

V270624

1. Promotion Period

- 1.1 The OCBC New 360 Account x OCBC 365 Credit Card Welcome Rewards June 2024 Promotion (the “**Promotion**”) shall be effective from 28 June 2024 to 31 August 2024 (both dates inclusive) or any such date(s) as may be determined by Oversea-Chinese Banking Corporation Limited (“**OCBC Bank**”) in its sole discretion (“**Promotion Period**”).
- 1.2 OCBC Bank, Challenger Technologies Limited (“**Challenger**”), and Dynasty Travel International Pte Ltd (“**Dynasty**”) are the joint organisers of the Promotion.

2. Eligibility

- 2.1 To be eligible to participate in the Promotion as a referrer, an individual must invite their family and/or friend(s) to apply for a new 360 Account and/or new OCBC 365 Credit Card by sharing with them his / her personalised referral code (from the OCBC Digital referral dashboard) (a “**Referrer**”).
- 2.2 To be eligible to receive the related rewards or incentives, the individual (a “**Referred Client**”) being referred by the Referrer must apply for a new 360 Account and/or new OCBC 365 Credit Card via OCBC Digital Banking by submitting the Referrer’s personalised referral code from the OCBC Digital referral dashboard. For customers applying for the new OCBC 365 Credit Card, they have to be at least 21 years old.
- 2.3 Referrers are not allowed to refer themselves to this Promotion.

A Referrer who meets the conditions set out in these terms and conditions shall be entitled to receive a “Cash Reward” credited into his/her existing OCBC savings or current account, a chance to receive a “Top Referrer Reward”, and a chance to participate and win in a “Lucky Draw”.

3. Promotion Mechanics

Referrers

3.1 Cash Reward

- (i) A Referrer who meets the conditions set out in these terms and conditions shall be entitled to receive a “Cash Reward” credited into his/her existing OCBC savings or current account.
- (ii) The Cash Reward(s) shall be credited no later than the following working day, after a successful referral is being made (as per the criteria set out in Clauses 2 and 3.1).
- (iii) In the event if OCBC Bank is unable to successfully credit the Cash Reward into the Referrer’s existing OCBC savings or current account on the first attempt, OCBC Bank will re-attempt to credit the “Cash Reward” again and into any other existing eligible Singapore Dollar denominated OCBC savings or current account that the Referrer maintains with OCBC or credit card account. This will be done no later than three (3) months after each individual Referred Client’s applications have been fully processed and meets the related criteria. In the event that there are no suitable alternative accounts to be credited, the Cash Reward will be forfeited.
- (iv) To qualify for the Cash Reward, the Referrer must satisfy the following criteria:
 - a) The Referrer’s savings or current account must be active and in good standing with OCBC from the start of the Promotion Period until the point of fulfilment; For avoidance of doubt, if the Referrer’s savings or current account is closed or inactive at the point of fulfilment, the Referrer Cash Reward will be forfeited;
 - b) The Referred Client successfully applies for a new 360 Account and deposit a minimum of S\$3,000 into the new account. The Referred Client has to maintain S\$3,000 in the 360 Account for at least 30 days (“Eligible Account application”).
 - c) The Referred Client’s Credit Card account must be active and in good standing with OCBC Bank from the start of the Promotion Period until the point of fulfilment (“Eligible Credit Card Application”).

- (v) Referrers will earn the following Cash Reward(s) upon satisfaction of the criteria set out in Clauses 2 and 3.1.

Type of customer	Referrer Cash Reward	Amount
Eligible Account Application	"360 Cash Reward"	S\$5
Eligible Credit Card Application	"365 Cash Reward"	S\$5

- (vi) Each Referrer shall only be entitled to receive a maximum of one time of 360 Cash Reward and/or 365 Cash Reward in respect of each Referred Client for the entirety of the Promotion.
- (vii) Referrer shall only receive the Cash Reward if the Referred Client's Eligible Account and/or Eligible Credit Card Application are approved within 90 days from the application date.
- (viii) Referrals should only be made for personal and non-commercial purposes. Referrers are prohibited from "spamming" any individual with referral invitations, and this includes but is not limited to mass emailing, texting, or messaging individuals that the Referrer does not know or using automated systems or bots through any channel to distribute a Referral Code.
- (ix) Subject to the fulfilment of all the conditions specified in these terms and conditions to the absolute satisfaction of OCBC Bank, the Referrer will receive the Cash Rewards once the Referred Client's funding requirements are successfully met, or the credit card application is successful.
- (x) There is no limit to the number of Referred Clients and, accordingly, Cash Rewards that a Referrer may successfully refer and receive.

3.2 Top Referrer Reward

- (i) Fifteen (15) Referrers will be identified at the end of the Promotion Period ("**Awardee**"), as an Awardee and shall be entitled to receive either:
- an iPad Pro 13-inch Wi-Fi 256GB Space Black ("**iPad**"); or
 - an iPhone 15 Pro 256GB Blue Titanium ("**iPhone**") as set out in Clause 3.3 below ("each, an "**Gift - Apple**").
- (ii) To qualify, a Referrer must first attain a minimum of 20 successful referrals ("**Referral Count**") and be within the top 15 Referrers at the end of the Promotion. In the event there are fewer than 15 Referrers that attained a minimum number of Referral Count, only those that have met the minimum number of Referral Count will be deemed an Awardee.
- (iii) Only Referral Counts during the Promotion Period will be considered and any referrals made prior to the Promotion Period will not be taken into account as part of this Promotion.
- (iv) For avoidance of doubt, please refer to the following table on how Referral Counts are tabled:

Type of customer	Number of Referral Count for Referrer
Eligible Account Application	1 Referral Count
Eligible Credit Card Application	1 Referral Count
Eligible Account and Credit Card Application	2 Referral Counts

- (v) The top five (5) Referrers will be rewarded with an iPad each and the next ten (10) top Referrers will be rewarded with an iPhone each.
- (vi) There is no limit to the number of referrals each Referrer can make. Each Awardee shall only be entitled to receive a maximum of one (1) Gift - Apple in respect of the Top Referral Reward.

3.3 Gift - Apple

- (i) The Awardee will receive either:
- one (1) iPad Pro 13-inch Wi-Fi 256GB Space Black ("**iPad**"); or
 - one (1) iPhone 15 Pro 256GB Blue Titanium ("**iPhone**")
- (ii) A redemption letter for the Gift - Apple will be sent to the Awardee's address on record with OCBC Bank records within 4 weeks from the end of the Promotional Period.
- (iii) The Gift - Apple must be redeemed at the Challenger Bugis Junction (Flagship Store), 200 Victoria St, B1-26 Bugis Junction, Singapore 188021 ("**Outlet**") by 31 October 2024. Promotional Gifts which are not redeemed by 31 October 2024 will be deemed to be forfeited.

- (iv) For the avoidance of doubt, in the event that any person entitled to the Gift - Apple is subsequently found to be ineligible for the Promotion, OCBC shall not be obligated or liable to provide the Gift - Apple to another Eligible Customer.
- (v) If any Referrer is subsequently discovered to be ineligible to participate in the Promotion or violates any of the conditions set out in the Promotion or to receive the Gift - Apple, OCBC Bank reserves the right to (i) denied the Gift – Apple and there will be no compensation whatsoever after such cancellation (ii) Request the relevant customer to repay to or compensate OCBC Bank the value of the Gift - Apple at any time, and OCBC Bank shall have the right to debit the value of the Gift - Apple or such other amount as it deems fit from the account(s) of the customer. No person shall be entitled to any payment or compensation from OCBC Bank should any Gift - Apple be withdrawn, if any Gifts - Apple are reclaimed by OCBC Bank, or if a customer is asked to repay to or compensate OCBC Bank the value of the Gift - Apple for whatsoever reasons.
- (vi) The Gift – Apple, whether wholly or in part, is non-refundable, non-transferable, non-exchangeable and not redeemable for cash. The sale, transfer, resale, donation or exchange of the Gift - Apple is strictly prohibited.
- (vii) OCBC reserves the right to substitute or replace any Gift - Apple or part thereof with an item of similar value at its sole discretion without notice to any person.

Referred Clients

3.4 Welcome Reward

- (i) To qualify for the Welcome Reward, the Referred Client must satisfy the criteria set out in Clauses 2 and 3.4:
 - a) Must successfully open a new 360 Account during the Promotion Period and deposit at least S\$3,000 into the New Account (“Eligible Account Application”), The Referred Client’s savings or current account must be active and in good standing with OCBC Bank from the start of the Promotion Period until the point of fulfilment and/or
 - b) The Referred Client’s Credit Card account must be active and in good standing with OCBC Bank from the start of the Promotion Period until the point of fulfilment.
- (ii) Referred Clients who meet the conditions set out in these terms and conditions shall be entitled to receive the following “**Additional Bonus Interest**” for the 2 months after the month of opening the 360 account:

Action	Additional Bonus Interest
Eligible for Salary Bonus Interest by crediting salary of at least S\$1,800 per month via GIRO / FAST/ PayNow via GIRO/ PayNow via FAST with the transaction description “GIRO-SALARY” into the New Account	Additional 2.0% p.a. on first \$75,000 on account balance
Eligible for Spend Bonus Interest by charging at least \$500 to their OCBC 365 Credit Card, OCBC Infinity Cashback Card, OCBC NXT Credit Card, OCBC 90°N Card, OCBC Rewards Card	Additional 0.6% p.a. on first \$75,000 on account balance

- (iii) For avoidance of doubt on the eligibility of Salary Bonus Interest and Spend Bonus interest, please refer to the Terms and Conditions governing the 360 Account found on OCBC website > Personal Banking > Account > 360 Account and refer to Terms and conditions governing the 360 Account.
- (iv) A Referred Client may only submit one (1) Referral Code under the Promotion. If more than one Referrer refers the same Referred Client, the Welcome Rewards will only be awarded to the successful applications of the 360 Account where the Referral Code of Referrer was used.
- (v) The Additional Bonus Interest will be credited to the Referred Client’s New 360 Account within 15 working days of the month after meeting the criteria set out in Clauses 2 and 3.1. Additional Bonus Interest is only credited to Referred Clients in the months in which they meet the criteria set out in Clause 3.1. In months in which Referred Client do not meet the criteria, no Additional Bonus Interest will be credited.

(vi) Please refer to the table below which illustrates the relevant timelines for this Promotion:

New Account opened in:	Months eligible for Additional Bonus Interest	Credited by
June 2024	July, August 2024	15 th working day of August and September 2024 respectively
July 2024	August, September 2024	15 th working day of September and October 2024 respectively
August 2024	September, October 2024	15 th working day of October and November 2024 respectively

3.5 Lucky Draw

- (i) One (1) Referrer or Referred Client will be identified at the end of the Promotion Period (“**Winner**”), as a Winner of one (1) pair of Singapore Airlines Business Class return air tickets to Tokyo, Japan as set out in Clause 3.6 below (“**Air Tickets**”).
- (ii) A Referrer or Referred Client shall be entitled to receive:
 - a) 1 x Lucky Draw chance when Referred Client applies for a new 360 Account only.
 - b) 1 x Lucky Draw chance when Referred Client applies for a new 365 Credit Card only.
 - c) 3 x Lucky Draw chances when Referred Client applies for a new 360 Account and a new 365 Credit Card.
 - d) For avoidance of doubt, please refer to the following table.

Type of customer	Lucky draw chance(s) for Referrer and Referred Client each
Eligible Account Application	1
Eligible Credit Card Application	1
Eligible Account and Credit Card Application	3

- (iii) There is no limit to the number of Lucky Draw chances each Referrer can receive. Each Referrer Client will get only a maximum of 3 Lucky Draw chances. Each Winner shall only be entitled to receive a maximum of one (1) Gift in respect of the Lucky Draw.
- (iv) The Lucky Draw will be conducted in the presence of an independent auditor (“**Auditor**”) on 11 October 2024, between 2pm to 6pm (“**Draw Date**”) at 65 Chulia St, OCBC Centre #23-00, Singapore 049513 (or at such venue, date and time as may be determined and informed), via randomized approach through electronic means.

3.6 Air Tickets

- (i) The Winner will be contacted by OCBC (via phone call and/or email) using the Winner’s registered contact details with OCBC Bank. Upon being contacted, the Winner has an option to accept or reject the Air Tickets.
- (ii) If the Winner chooses to accept the Air Tickets, the Winner will receive one (1) pair of Singapore Airlines Business Class return air tickets to Tokyo, Japan.
- (iii) A notification letter for the Air Tickets will be sent to the Winner’s address on record with OCBC Bank records within 7 working days from the draw date. The Winner will also be notified via their registered email address on record with OCBC and the Winner’s name will be published on the OCBC website within 7 working days from the draw date.
- (iv) The Air Tickets must be redeemed at the Dynasty Office, 35 New Bridge Road, Singapore 059395 where the Winner needs to produce the original copy of the letter which notifies the Winner on his/her right to redeem his Air Tickets.
- (v) The Winner has the right to select a flight date of his/her preference, albeit subjected to availability as stipulated by Dynasty, and bring along a companion as deemed by the Winner for the trip (“**Guest**”).

- (vi) The total value for the Air Tickets given to the Winner and the Guest is SGD \$12,000 (“**Value**”). In the event if the cost of the Air Tickets (“**Cost**”) on the flight date chosen by the Winner is more than the Value, the Winner needs to incur additional costs to pay the difference between the Cost and the Value.
- (vii) By accepting the Air Tickets, the Winner:
 - a) consent to OCBC disclosing their personal data (including but not limited to full name, email and contact number) registered with OCBC to OCBC’s travel partner, Dynasty, for fulfilling the Air Tickets (including arranging and delivering the Air Tickets, as applicable), verifying the Winner’s identity, announcing and publishing the full name of the Winner on Dynasty’s social media channels including their website, and such other related purposes;
 - b) accept OCBC’s travel partner, Dynasty’s, terms and conditions; and
 - c) consent to OCBC and Dynasty announcing and publishing the full name of the Winner on OCBC, and/or Dynasty’s social media channels, including their website,(collectively, the “**Purposes**”).
- (viii) By accepting the Air Tickets, the Winner further undertakes that the Guest has consented to the collection, use and disclosure of the Guest’s personal data by OCBC Bank for the Purposes (as applicable) above.
- (ix) If the Winner or the Guest violates any of the conditions set out in the Terms and Conditions Governing OCBC New 360 Account x OCBC 365 Credit Card Referral Rewards Promotion, both the Winner and the Guest will be denied the Air Tickets and there will be no compensation whatsoever after such cancellation. Furthermore, OCBC and/or Dynasty reserves the right to claim back from the Winner any part of the Gift already fulfilled/awarded. OCBC Bank shall have the right to debit the value of the Air Tickets or such other amount as it deems fit from the account(s) of the customer. No person shall be entitled to any payment or compensation from OCBC Bank should any Air Tickets be withdrawn, if any Air Tickets are reclaimed by OCBC Bank, or if a customer is asked to repay to or compensate OCBC Bank the value of the Air Tickets for whatsoever reasons.
- (x) If the Winner do not accept the Air Tickets and/or do not respond satisfactorily to OCBC’s Notifications, they shall be deemed to have forfeited all rights to the Air Tickets, and OCBC will proceed to identify the next Winner.
- (xi) There will not be any replacements, compensation or refund made if the Air Tickets has expired or is rejected by the Winner.
- (xii) OCBC Bank reserves the right to forfeit the unclaimed Air Tickets or claimed Air Tickets in a manner that it deems fit.
- (xiii) The Air Tickets, whether wholly or in part, is non-refundable, non-transferable, non-exchangeable and not redeemable for cash. The sale, transfer, resale, donation or exchange of the Air Tickets is strictly prohibited.
- (xiv) This voucher cannot be used to pay any applicable visa applications (if required) and other incidental charges as imposed by airline and immigration etc.
- (xv) All tickets are subject to seats availability and confirmation. Booking confirmation will be offered at discretion. Changes to a confirmed reservation may incur amendment charges.
- (xvi) OCBC Bank reserves the right to substitute or replace any Air Tickets or part thereof with an item of similar value at its sole discretion without notice to any person.

4. General

- 4.1 The Promotion shall not apply in conjunction with any other privileges or promotions unless otherwise stated.
- 4.2 The eligibility of any Referrer or Referred Client to participate in this Promotion and/or receive any Cash Rewards and/or Additional Bonus Interest and/or Apple Gift and/or Air Tickets shall be determined at the absolute discretion of OCBC Bank.
- 4.3 OCBC Bank reserves the right and at any time at its absolute discretion and without giving any reason or notice to withdraw, clawback, cancel and/or invalidate any Cash Reward or Additional Bonus Interest awarded to any customer without liability. A customer will not be entitled to any payment or compensation whatsoever in respect of such withdrawal, clawback, cancellation, or invalidation.
- 4.4 If any Referrer and/or Referred Client is subsequently discovered to be ineligible to participate in the Promotion or to receive the Cash Rewards and/or Welcome Rewards, OCBC Bank reserves the right to (i) withdraw the Cash Rewards and/or Additional Bonus Interest at any time; or (ii) claw-back the Cash Rewards and/or Additional

Bonus Interest or request the relevant customer to repay to or compensate OCBC Bank the value of the Cash Rewards and/or Additional Bonus Interest at any time, and OCBC Bank shall have the right to debit the value of the Cash Rewards and/or Additional Bonus Interest or such other amount as it deems fit from the account(s) of the customer. No person shall be entitled to any payment or compensation from OCBC Bank should any Cash Rewards and/or Additional Bonus Interest be withdrawn, if any Cash Rewards and/or Additional Bonus Interest are reclaimed by OCBC Bank, or if a customer is asked to repay to or compensate OCBC Bank the value of the Cash Rewards and/or Additional Bonus Interest for whatsoever reasons.

- 4.5 OCBC Bank reserves the right at its absolute discretion to terminate the Promotion or vary, delete or add to any of these terms and conditions at any time without notice including, without limitation, the eligibility of any customer and the dates of the Promotion.
- 4.6 OCBC Bank shall not be responsible for the quality, merchantability or fitness for any purpose or any other aspect of the Promotion, or any product and/or service relating to the Promotion. Notwithstanding anything herein, OCBC Bank shall not at any time be responsible or held liable for any defect or malfunction in any product or the deficiency in any service provided, and/or any loss, injury, damage or harm suffered or incurred by or in connection with the Promotion, and/or the use of any product and/or service relating to the Promotion, by any person.
- 4.7 OCBC Bank's decisions on all matters relating to the Promotion shall be final and binding on all participants. No correspondence or appeal shall be entertained by OCBC Bank. In the event of any inconsistency between these terms and conditions and any brochure, marketing or promotional material relating to the Promotion, these terms and conditions shall prevail.
- 4.8 OCBC Bank shall not be responsible for any loss or damage to any person in connection with the Promotion howsoever arising, including any error in computing chances, any breakdown or malfunction in any computer system or equipment, or any notice which is misdirected or lost in the post or in transmission.
- 4.9 These terms and conditions shall be governed by laws of Singapore and the participants irrevocably submit to the non-exclusive jurisdiction of the courts of Singapore. A person who is not a party to any agreement governed by these terms and conditions shall have no right under the Contracts (Right of Third Parties) Act 2001 to enforce any of these terms and conditions.
- 4.10 By participating in this Promotion, both the Referrer and Referred Client hereby agree and consent to the collection, use and disclosure of their personal data by OCBC Bank and its related corporations (collectively, "OCBC Group") for the purposes of managing and administering this Promotion, and such other related purposes, in accordance with OCBC's Data Protection Policy (which can be accessed via the OCBC website > Personal Banking > Policies).
- 4.11 By participating in the Promotion, both the Referrer and the Referred Client consent to the following:
 - (i) the Referrer consents to having the referrals and his or her name disclosed to the person(s) referred by them to OCBC Bank; and
 - (ii) the Referred Client consents to having his or her name and status of successful signing up under the Promotion disclosed to the Referrer.