

Terms and Conditions Governing OCBC MyOwn Account Referral Rewards October 2024 Promotion

V1051024

OCBC MyOwn Account Referral Rewards October 2024 Promotion are to be read in conjunction with the Terms and Conditions Governing OCBC MyOwn Account Launch Promotion October 2024 found on OCBC website > Personal Banking > Account > OCBC MyOwn Account.

1. Promotion Period

- 1.1 The OCBC New MyOwn Referral Rewards October 2024 Promotion (the “**Promotion**”) shall be effective from 14 October 2024 to 31 December 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**”) or while stocks last.

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 OCBC MyOwn Account by sharing with them his / her personalised referral code (from their OCBC App dashboard) (a “**Referrer**”).
- 2.2 The individual being referred by the Referrer (a “**Referred Client**”) must get their parents to apply for a new OCBC MyOwn Account via OCBC App that belongs to the Referred Client by submitting the Referrer’s personalised referral code.
- 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 “Collectible Pin” (defined below).

3. Promotion Mechanics

Referrers

- 3.1 A Referrer who meets the conditions set out in these terms and conditions shall be entitled to receive 1 (ONE) limited edition Disney or Marvel Pin (“**Collectible Pin**”).
- 3.2 In addition to fulfilling the Eligibility Criteria, to qualify for the Collectible Pin:
 - 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’s Collectible Pin will be forfeited;
 - b) The Referred Client successfully gets their parent to apply for a new OCBC MyOwn Account and deposit a minimum of S\$10 into the OCBC MyOwn Account within 30 days of account opening. The Referred Client has to maintain S\$10 in the OCBC MyOwn Account for at least 30 days (“**Eligible Account application**”).
- 3.3 Referrers who qualify to receive a Collectible Pin will receive an email sent to the email address registered with the OCBC MyOwn Account on details on how to redeem the Collectible Pin at designated vending machines in OCBC Branches within 20 working days of meeting the criteria set out in clauses 2 and 3.1.
- 3.4 Each Referrer shall only be entitled to receive a maximum of 1 Collectible Pin in respect of each Referred Client for the entirety of the Promotion.

- 3.5 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.
- 3.6 Subject to the fulfilment of all the conditions specified in these terms and conditions to the absolute satisfaction of OCBC Bank, the Referrer will be eligible for the Collectible Pin once the Referred Client’s funding requirements are successfully met.
 - (i) There is no limit to the number of Referred Clients and, accordingly, Collectible Pin that a Referrer may successfully refer and receive, while stocks last.

Referred Clients

- 3.7 Referred Clients will be eligible to participate in the OCBC MyOwn Account Launch Promotion October 2024.

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 Welcome Reward 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 Collectible Pin 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 is subsequently discovered to be ineligible to participate in the Promotion or to receive the Collectible Pin, OCBC Bank reserves the right to request the relevant customer to repay to or compensate OCBC Bank the value of the Collectible Pin at any time, and OCBC Bank shall have the right to debit the value of the Collectible Pin 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 amount that is reclaimed by OCBC Bank, or if a customer is asked to repay to or compensate OCBC Bank the value of the Collectible Pin 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.