

Terms & Conditions Governing the OCBC x Apple Back To School Campaign Promotion (the “Promotion”)

Promotion Period

1. The promotion period shall run from 1 July 2024 Singapore Time (SGT) 00:00 to 31 July 2024 SGT 23:59 (both dates inclusive), or such other period(s) as may be determined by Oversea-Chinese Banking Corporation Limited (“OCBC Bank”) at its absolute discretion (the “Promotion Period”).

Eligibility

2. You will qualify for the Promotion (“Eligible Cardmember”) if:
 - a. you are an existing OCBC or FRANK debit cardmember; and
 - b. you have made an “Eligible Purchase” of an Apple MacBook and/or iPad at any of the participating iStudio or Challenger stores (“Eligible Stores”) islandwide; and
 - c. you have made a Visa payment for your eligible purchase with an “Eligible Card”.

Definitions

3. “Eligible Card” means any of the following OCBC Cards listed below:
 - a. OCBC Debit Card
 - b. FRANK Debit Card
4. “Eligible Purchase” means any of the following Apple products purchased from the listed Eligible Stores
 - a. MacBook Air
 - b. MacBook Pro
 - c. iPad
 - d. iPad Air
 - e. iPad Pro
 - f. iPad Mini
5. Eligible Stores refers to the islandwide Challenger retail stores and/or any of the listed iStudio retail stores below.

iStudio
iStudio @ Jurong Point
iStudio @ JEM
iStudio @ NEX
iStudio @ Great World City
iStudio @ Bedok Mall
iStudio @ Raffles City
iStudio @ Paragon
iStudio @ Plaza Singapura
iStudio @ Tampines Mall
iStudio @ Vivocity
iStudio @ Compass One
iStudio @ Bugis Junction
iStudio @ Junction 8
iStudio @ Parkway Parade
iStudio @ Causeway Point
iStudio @ Citi Square Mall
iStudio @ Funan Mall
iStudio @ Jurong East Mall
iStudio @ One Holland Village
iStudio @ Paya Lebar Quarter
iStudio @ Changi Airport Terminal 1
iStudio @ Changi Airport Terminal 2
iStudio @ Changi Airport Terminal 3
iStudio @ Changi Airport Terminal 4

Promotion Mechanics

6. Eligible Cardmembers who meet the conditions specified herein will receive an upfront discount as per the table below, subject to these terms and conditions.

Eligible Purchase	Upfront Discount	Quantity
i. MacBook Air ii. MacBook Pro	S\$200	205
i. iPad (9 th and 10 th Gen) ii. iPad Mini	S\$50	260
i. iPad Air ii. iPad Pro	S\$100	180

7. OCBC Bank reserves the right in its sole and absolute discretion to determine whether a transaction qualifies as an Eligible Purchase under the Promotion. If OCBC Bank in its sole and absolute discretion decides that any transaction is not to be considered a valid transaction, the discount will not be awarded.
8. The Promotion shall not apply in conjunction with any other privileges or promotions unless otherwise stated.
9. 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 discount 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.
10. If any Eligible Cardmember is subsequently discovered to be ineligible to participate in the Promotion or to receive the discount, OCBC Bank reserves the right to (i) withdraw the discount at any time; or (ii) clawback the discount or request the relevant customer to repay to or compensate OCBC Bank the value of the discount at any time, and OCBC Bank shall have the right to debit the value of the discount 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 discount be withdrawn, if any discount is reclaimed by OCBC Bank, or if a customer is asked to repay to or compensate OCBC Bank the value of the discount for whatsoever reasons.

Discount

11. Subject to the fulfilment of all the conditions specified in these terms and conditions to the absolute satisfaction of OCBC Bank, the discount will be applied upfront during payment.
12. Discount awarded will be reflected on the physical transaction receipt.

General

13. The eligibility of any Eligible Cardmember to participate in this Promotion and/or shall be determined at the absolute discretion of OCBC Bank.
14. 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.
15. 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.
16. 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.
17. 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.

18. By participating in this Promotion, the Eligible Cardmember hereby agrees and consents 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).
19. These terms and conditions shall be governed by the laws of Singapore and each participant in the Promotion irrevocably submits 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 (Rights of Third Parties) Act 2001 to enforce any of these terms and conditions.

Version Date: 26 June 2024