

Terms and Conditions (“Terms”) Governing the OCBC App-venture Draw 2024 (“Promotion”)

1. The Promotion

1.1 The Promotion will run from 29th September 2024 to 30th November 2024 (both dates inclusive) or such other period(s) as may be determined by Oversea-Chinese Banking Corporation Limited (“OCBC”) in its absolute discretion (“Promotion Period”).

2. Eligibility Criteria

To qualify for the Promotion (“Eligible Customer”), you:

- 2.1 must have an OCBC deposit account, and your OCBC deposit account is active and in good standing during the Promotion Period and until at least two months after the end of the Promotion; and
- 2.2 must successfully register to participate in the Promotion through the online registration form that is accessible via go.ocbc.com/appventure within the Promotion Period;
- 2.3 if you have submitted more than one registration form during the Promotion Period, OCBC will only use and recognise the last registration form submitted during the Promotion Period.
- 2.4 perform one or more Eligible Transaction(s) (“Eligible Transaction”) (as defined in clause 3 below).
- 2.5 must agree to be bound by these Terms

3. Eligible Transaction

3.1 An Eligible Transaction is defined as Eligible Customers performing any of the Eligible Transactions set out below:

- a) Register PayNow via the OCBC app with your NRIC or mobile number.
- b) Activate OCBC OneToken via the OCBC app.
- c) Activate biometric login to the OCBC app.
- d) Turn on push notification on the OCBC app.
- e) Use Scan & Pay via the OCBC app to make local NETS QR payment, PayNow, UnionPay QR, Alipay+ QR, DuitNow QR, PromptPay QR, QRIS
- f) Perform QR code cash withdrawal at any OCBC ATMs.
- g) Link Global Savings Account (GSA) to any OCBC debit card.

3.2 There can be multiple Eligible Transactions performed by Eligible Customers throughout the Promotion Period for multiple chances in the lucky draw (the “Draw”)

3.3 You have not activated the services in clause 3.1. a, b, c, d, and g before or on 28 September 2024.

4. Draw Mechanics

4.1 Eligible Customers who perform successful eligible transaction/s set out in Clause 3 will be entitled to the Draw chance below.

Transaction Type	Draw chances	Remarks
Activate OCBC OneToken on the OCBC app	10	Capped at 10 chances.
Enable biometric login on the OCBC app	10	Capped at 10 chances.

Register PayNow using NRIC or phone number	10	Capped at 10 chances.
Turn on Push Notification	10	Capped at 10 chances.
Link Global Savings Account (GSA) to any OCBC debit card	15	Capped at 15 chances. Only linking of one GSA account will be eligible for chances if you have multiple GSA accounts.
Scan & Pay transactions	1	Minimum \$5 per transaction. No cap on the no. of transactions / chances.
QR Code ATM Withdrawal	1	Minimum \$10 per transaction. No cap on the no. of transactions / chances.

Example of accumulating Draw chances during the Promotion Period:

Transaction Type	No. of Draw chances earned	Total chances accumulated for the Draw
Activate OneToken 2 times	10	80 chances
Enable biometric login 3 times	10	
Link 2 GSA accounts to debit cards	15	
Register NRIC to PayNow	10	
Register mobile number to PayNow	10	
QR code ATM Withdrawals x 5 transactions	5	
Scan and Pay x 20 transactions	20	

4.2 Eligible Customers born in 1974 or before receive **20 extra bonus chances** on their first Eligible Transaction during the Promotion Period.

4.3 Except for (a) Scan and Pay transactions and (b) QR code withdrawal at OCBC ATMs, OneToken, biometric login, PayNow registration, Push Notification and linking of GSA to OCBC debit card must remain activated till 31 January 2025.

4.4 Refunded transactions will not be eligible for any Draw chances.

4.5 Any Chances allocated to an Eligible Customer is not transferable to another person.

4.6 The Draw will be conducted on 27 December 2024 (the “**Draw Date**”), at 3.00pm at 65 Chulia Street, OCBC Centre, Singapore 049513 (or such other date, time or location as OCBC may determine at its own discretion) using a computerized draw system.

4.7 The Draw will be witnessed by an independent auditor appointed by OCBC at its sole discretion.

5. Prizes

5.1 A total of Two Hundred and Forty (240) prizes will be given out to the winners, including:

a) Twenty (20) winners will each receive an iPhone 16 Pro (256GB) in the color, Natural Titanium (**"iPhone"**)

b) Twenty (20) winners will each receive a pair of Economy class air tickets to Phuket by Singapore Airlines (**"Air Tickets"**)

c) Two Hundred (200) winners will each receive \$50 NTUC cash voucher (**"Voucher"**)

5.2 For the avoidance of doubt, each eligible customer ("The Winner") is only entitled to receive a maximum of one (1) prize in respect of the Promotion. In the event that the winner is a minor below 16 years old, the parents or guardians may claim the Prize on behalf of the Winner.

5.3 The iPhone must be redeemed by 28 February 2025.

5.4 The Air Tickets must be issued within 1 year period and does not include:

- transportation to and from airports;
- travel insurance; or
- reimbursement of any expenses not stated herein (including but not limited to, visa application fees, relevant travel taxes and etc.)

5.5 The Voucher is subject to 1 year validity period.

5.6 The redemption of Prize may be subject to the Terms and Conditions set out by the appointed service providers or travel partner.

5.7 For the avoidance of doubt, in the event that the Winner entitled to the Prize is subsequently found to be ineligible for the Promotion, OCBC shall not be obligated or liable to provide the Prize to another Eligible Customer.

5.8 The Prize, whether wholly or in part, is non-refundable, non-transferable, nonexchangeable and not redeemable for cash. The sale, transfer, resale, donation or exchange of the Prize is strictly prohibited.

5.9 OCBC reserves the right to substitute or replace any Prize or part thereof with an item of similar value at its sole discretion without notice to the Winner.

6. Prize Fulfilment

6.1 The details (full name and partially masked NRIC/ID number) of the Winners will be announced on OCBC's website at go.ocbc.com/appventure within 7 calendar days of the Draw date.

6.2 Subject to the fulfilment of all the conditions specified in these terms and conditions to the absolute satisfaction of OCBC, the Winners will be notified by OCBC via SMS and email within 7 calendar days after the Draw Date (**"Notification"**).

6.3 The details of redemption will be set out in the Notification.

6.4 The Winners will have 3 calendar day from the date of Notification (**"Validity Period"**) to accept the Prize.

6.5 By accepting the Prize, and in addition to any other consent you have already provided to OCBC and any right to OCBC under applicable laws, you consent to OCBC and/or the appointed service providers or travel partners collecting, using and disclosing your information (including your personal data and

customer information as defined in the Banking Act 1970) for all purposes relating to Draw, including without limitation:

6.5.1 for the announcement and publication of the Winners' full name on the OCBC website / Facebook / social media page, newspaper and/or such other channel as OCBC Bank may determine in its sole discretion; and

6.5.2 to be contacted by OCBC, the appointed services providers or travel partner for related prize redemption purposes.

6.6 The Prize is supplied by the appointed service providers or travel partner. OCBC assumes no liability or responsibility for the acts or omissions of the service providers or travel partner or any non-performance or defects in the Prize. Any dispute regarding the Prize is to be resolved directly with the appointed service providers or travel partner of the Prize.

6.7 If the Winner violates any of the conditions set out in the Terms and Conditions, the Prize shall be cancelled immediately and there will be no compensation whatsoever after such cancellation. Furthermore, OCBC reserves the right to claim back from the Winner any part of the Prize already fulfilled/awarded.

6.8 If any Winner(s) do not accept the Prize and/or do not respond satisfactorily to OCBC's Notifications within the Validity Period, they shall be deemed to have forfeited all rights to the Prize, and OCBC will proceed to identify the next Winner. There is strictly no extension of the Validity Period.

6.9 There will not be any replacements, compensation or refund made if the Prize has expired or is rejected by the Winner.

6.10 OCBC reserves the right to draw "**Reserve Winners**" to replace any Winner drawn who is uncontactable, unable to collect the Prize or disqualified.

7 General

7.1 OCBC reserves the rights in its sole and absolute discretion to determine whether a customer qualifies as an Eligible Customer and whether a transaction qualifies as an Eligible Transaction during the Promotion Period. If OCBC in its sole and absolute discretion decides that any customer or transaction is not to be considered as an Eligible Customer or a valid Eligible Transaction (as the case may be), the Prize will not be awarded.

7.2 If any Eligible Customer is subsequently discovered to be ineligible to participate in the Promotion, OCBC reserves the right to (i) forfeit or withdraw the Eligible Customer at any time; or (ii) (where the Prize has been issued) claw-back the Prize or request the relevant customer to repay to or compensate OCBC the Prize at any time, and OCBC shall have the right to debit the value of the Prize 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 should any Prize be forfeited or withdrawn, if any Prize is reclaimed by OCBC, or if a customer is asked to repay to or compensate OCBC the value of the Prize for whatsoever reasons.

7.3 Employees and staff of any appointed service providers and agencies (including, without limitation, any external auditor(s) and advertising agencies) who are directly involved in organizing, promoting, conducting the Promotion and their immediate family members shall not be eligible for the Draw.

7.4 This Promotion shall not apply in conjunction with any other privileges or promotions unless otherwise stated.

7.5 OCBC 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 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.

7.6 OCBC 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 user and the dates of the Promotion.

7.7 OCBC'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. 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.

7.8 OCBC 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.

7.9 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.

7.10 By participating in this Promotion:

7.10.1 Eligible Customers provide their consent for OCBC to collect, use and disclose their personal data for the purposes of determining their eligibility for the Promotion, verifying their identity, contacting them, administering the Prize, and otherwise facilitating 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).

7.10.2 All Winners agree to release and hold harmless OCBC 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, either directly or indirectly, with the awarding, acceptance, receipt, possession, use or misuse of the Prize or parts thereof awarded pursuant to this Promotion.