

Terms and conditions governing the UnionPay SplendorPlus privileges on OCBC app (“Promotion”)

1 Promotion Period

The Promotion will run from 17th September 2024 to 30th November 2024 (both dates inclusive) or such other period(s) as may be determined by Oversea-Chinese Banking Corporation (“OCBC”) in its absolute discretion (“Promotion Period”).

2 Definitions

2.1 You will qualify for the Promotion (“Eligible Customer”) if: you have an active OCBC deposit account, and your OCBC deposit account remains active until 6 months after the end of the Promotion Period.

2.2 “Eligible Transaction” means a successful peer-to-merchant QR payment made by generating and presenting your UnionPay QR code to the merchant via OCBC Digital App in Mainland China made in Chinese Yuan. For the avoidance of doubt, QR payment made by scanning the merchant’s UnionPay QR code are not considered as Eligible Transaction.

3 Promotion Mechanics

3.1 Eligible Customers shall receive a 1% cashback (“Reward”) on Eligible Transactions made during the Promotion Period. The Reward is subject to a maximum cashback of S\$50 per month during the Promotion Period.

The cashback is calculated based on the Eligible Transaction amount in SGD equivalent and rounded up to the nearest cents.

To illustrate:

Eligible Transaction Amount	Transaction Date	Cashback %	Cashback Amount
S\$8.50	15 October 2024	1%	S\$0.09*
S\$400	20 November 2024	1%	S\$4.00
S\$900	30 November 2024	1%	S\$9.00

*rounded up to the nearest cents

3.2 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 Reward will not be awarded.

3.3 If any Eligible Customer is subsequently discovered to be ineligible to participate in the Promotion or to receive the Reward, OCBC reserves the right to claw-back the Reward or request the relevant customer to repay to or compensate OCBC the Reward at any time, and OCBC shall have the right to debit the value of the Reward or such other amount as it deems fit from the account(s) of the customer.

- 3.4 By participating in this Promotion, the Eligible Customer 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).
- 3.5 The Promotion shall not apply in conjunction with any other promotions including but not withstanding to promotions ran by UnionPay International.

4 Reward Fulfilment

- 4.1 Subject to the fulfilment of all the conditions specified in these terms and conditions to the absolute satisfaction of OCBC, the Reward will be credited into the Eligible Customer's active OCBC deposit account which was used to perform the last Eligible Transaction ("**Account**").
- 4.2 If an Eligible Customer closes all his/her OCBC deposit account(s) within six (6) months from the end of the Promotion Period, the Eligible Customer shall not be entitled to receive the Reward for the Promotion Period.
- 4.3 Subject to the fulfilment of the terms and conditions set out herein, OCBC shall credit the Reward to the Eligible Account within 45 days from the end of the month in which the Eligible Transaction(s) was (were) made.

Example:

The Reward for Eligible Transaction(s) made in the month of October 2024 will be credited to the Eligible Account by 15 December 2024.

- 4.4 Refunded transactions will be deducted from the relevant monthly computation and fulfilment of the Reward.

5 General

- 5.1 The eligibility of any Eligible Customer to participate in this Promotion and/or receive any Reward shall be determined at the absolute discretion of OCBC.
- 5.2 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.
- 5.3 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.
- 5.4 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.
- 5.5 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.

- 5.6 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: 17 September 2024