

## Terms and Conditions Governing OCBC Star Wars Celebration Lucky Draw 2025

V14012025

The OCBC Star Wars Celebration Lucky Draw 2025 (the “**Promotion**”) commences from 14 January 2025 and ends on 28 February 2025 (or any such date(s) as may be determined and notified by OCBC Bank in its sole discretion) (“**Promotion Period**”).

Terms and Conditions Governing the OCBC Star Wars Celebration Lucky Draw 2025 are to be read in conjunction with the Terms and Conditions governing the OCBC MyOwn Account found on OCBC website > Personal Banking > Account > OCBC MyOwn Account, Terms and Conditions Governing the OCBC Chinese New Year Deposit Promotion 2025 (360), Terms and Conditions Governing the OCBC Personal Banking SGD Top Ups Campaign 2025 and Terms and Conditions Governing the OCBC Chinese New Year Deposit Promotion 2025 (Child Accounts), all found on OCBC website > Personal Banking > Campaigns > Festive Accounts.

OCBC Bank, and Dynasty Travel International Pte Ltd (“**Dynasty**”) are the joint organisers of the Promotion.

### 1. Eligibility

- 1.1 The Promotion is open to individuals
- a) Who meet the requirements in any category listed in clause 2.1; or
  - b) whose child opens a new OCBC MyOwn Account and have accepted these terms and conditions on behalf of their child; or
  - c) an “OCBC Card Qualifying Spender” as defined under clause 2.2. (the “**Eligible Customer**”).

### 2. Promotion Mechanics

- 2.1 An Eligible Customer shall be entitled to lucky draw chances upon satisfaction of the criteria set out in clause 1 and below:

Category	Action by Eligible Customer	Number of Chances if done after 12 February 2025 (Stackable across various categories)	Number of Chances if done on or before 12 February 2025 (Stackable across various categories)
a) “ <b>New Credit Card Customer</b> ”	<ul style="list-style-type: none"> <li>i) Must be at least 21 years old</li> <li>ii) Be a new OCBC Cardmember: A “new OCBC Cardmember” refers to any person who (i) currently does not hold an existing OCBC Credit Card, and (ii) has not held an OCBC Credit Card within the last twelve (12) months prior to the commencement of the Promotion. Applicants who had cancelled existing OCBC Credit Card facilities within the last twelve (12) months prior to the commencement of the Promotion and re-applied for such facilities under the Promotion are not eligible to participate in the Promotion. For the avoidance of doubt, existing supplementary OCBC Credit Card cardholders who do not hold any OCBC Credit Card as a principal cardholder are eligible to participate in the Promotion.</li> <li>iii) Successfully applies for a new OCBC Credit Card during the Promotion Period</li> </ul>	5 x chances	10 x chances

	<ul style="list-style-type: none"> <li>iv) The OCBC Cardmember'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</li> <li>v) "OCBC Credit Card": Any credit card issued by OCBC Bank in Singapore (whether or not it also bears the name and/or mark of any other person), excluding OCBC corporate credit cards. "OCBC Cardmember" shall be construed accordingly as the persons in whose name the OCBC Credit Card is issued.</li> </ul>		
b) <b>"New 360 Account Customer"</b>	<ul style="list-style-type: none"> <li>i) Who opens a new 360 Account ("New 360 Account") with OCBC Bank during the Promotion Period</li> <li>ii) did not close their existing 360 Accounts (opened before the Promotion Period) and re-open a new 360 Account</li> <li>iii) Is not an employee of OCBC Bank</li> <li>iv) The New 360 Account must be active and in good standing with OCBC Bank until the Selection Date, as defined below</li> </ul>	5 x chances	10 x chances
c) <b>"New OCBC MyOwn Account Customer"</b>	<ul style="list-style-type: none"> <li>i) The parent, as a New OCBC MyOwn Account Customer, successfully opens a new OCBC MyOwn Account ("<b>New OCBC MyOwn Account</b>") on their child's behalf with OCBC Bank</li> <li>ii) The child does not hold an OCBC MyOwn Account prior to the Promotion Period</li> <li>iii) The New OCBC MyOwn Account must be active and in good standing with OCBC Bank until the Selection Date</li> </ul>	5 x chances	10 x chances
d) <b>"OCBC SGD Account Depositor"</b>	<ul style="list-style-type: none"> <li>i) Holds an individual (personal) OCBC Passbook Savings Account, Statement Savings Account, SmartParent Account, SmartSavings Account, MoneyMax Account or Easisave Account or any account deemed eligible by OCBC in its sole and absolute discretion ("Eligible Account")</li> <li>ii) Deposits a minimum of SGD 80,000 in Fresh Funds into an Eligible Account within the Promotion Period and agrees to have the deposited funds withheld by OCBC Bank for a period of 88 days from the date of deposit</li> <li>iii) "Fresh Funds" refers to funds in the form of non-OCBC cheques/ cashier's orders/ demand drafts, funds that are not transferred from any existing OCBC accounts, and funds that are not withdrawn and re-deposited with OCBC during the Promotion Period for purposes of qualifying for the Promotion.</li> <li>iv) The Fresh Funds must be incremental to the Eligible Account's deposit balances between the day end balance on the last day of the preceding month and the day end balance of the date that the Fresh Funds were deposited. This difference must be maintained until the last day of the month that the Fresh Funds were deposited</li> </ul>	10 x chances	20 x chances
e) <b>"OCBC USD Account Depositor"</b>	<ul style="list-style-type: none"> <li>i) Holds an individual (personal) OCBC Global Savings Account, OCBC Premier Global Savings Account or any</li> </ul>	10 x chances	20 x chances

	<p>account deemed eligible by OCBC in its sole and absolute discretion (“Eligible Account”)</p> <p>ii) Deposits a minimum of USD 80,000 in fresh funds into an Eligible Account within the Promotion Period and agrees to have the deposited funds withheld by OCBC Bank for a period of 88 days from the date of deposit</p> <p>iii) “Fresh Funds” refers to funds in the form of non-OCBC cheques/ cashier’s orders/ demand drafts, funds that are not transferred from any existing OCBC accounts, and funds that are not withdrawn and re-deposited with OCBC during the Promotion Period for purposes of qualifying for the Promotion.</p> <p>iv) The Fresh Funds must be incremental to the Eligible Account’s deposit balances between the day end balance on the last day of the preceding month and the day end balance of the date that the Fresh Funds were deposited. This difference must be maintained until the last day of the month that the Fresh Funds were deposited</p>		
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2.2 Eligible Customers who fulfil the criteria in Clauses 1 and 2.1 on or before 12 February 2025 will get double the chances as illustrated in the table above. For avoidance of doubt, an Eligible Customer who fulfils the criteria in Clauses 1 and 2.1 on or before 12 February 2025 will only be entitled to the number of chances as listed in the “Number of Chances if done on or before 12 February 2025” column, and not to the number of chances as listed in the “Number of Chances if done after 12 February 2025” column.

2.3 An “OCBC Card Qualifying Spender” who is an “Eligible Customer” is defined as follows:

- i) Is a principal cardholder of an OCBC Credit or Debit Card
- ii) “OCBC Debit Card”: Any debit card issued by OCBC Bank in Singapore (whether or not it also bears the name and/or mark of any other person), excluding the OCBC corporate debit card.
- iii) Spends a minimum of S\$100 in “Qualifying Spend” during the Promotion Period
- iv) “Qualifying Spend” refers to any retail transaction (including face to face or online purchases):
  - does not include payments or transactions relating to annual card fees, insurance premiums, CashOn-Instalment IPP, extended payment plan, income tax payment, bill payments made via Internet Banking, bill payments made via AXS, interest, late payment charges, goods and services taxes,
  - cash advances, balance transfers, bus/MRT transactions, Transit top-up and other bank fees and charges;
  - does not include payments made to or transactions performed at merchants that fall into the exclusion categories/excluded organisations as set out by OCBC Bank for the OCBC Credit or Debit Card(s)
  - Any refunded transactions will not be taken into account in the computation of Qualifying Spend
  - will be determined by its transaction date based on Singapore Timing (UTC+08:00). For avoidance of doubt, the date on which the transaction is submitted or posted may differ from the actual date the transaction was made, and OCBC Bank bears no liability for any late submission or transaction posting of any purchase by any merchant that might affect the Promotion
- v) For the avoidance of doubt, the Qualifying Spend charged by a supplementary holder of an OCBC Credit or Debit Card during the Promotion Period will be counted towards the calculation of the Qualifying Spend for the principal cardholder of the OCBC Credit or Debit Card during the Promotion Period. Qualifying Spend charged by a supplementary holder of an OCBC Credit or Debit Card during the Promotion Period will be counted towards the awarding of lucky draw chance(s) for the principal cardholder of the OCBC Credit or Debit Card during the Promotion Period.
- vi) OCBC Bank reserves the right in its sole and absolute discretion to determine whether a transaction qualifies as a Qualifying Spend 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 Lucky Draw chances will not be awarded.

- 2.3.1 Lucky Draw chances are calculated based on blocks of S\$100 Qualifying Spend.
- 2.3.2 There is no limit to the number of Lucky Draw chances each Eligible Customer can receive from Clause 2.3.

Please refer to the below table for an illustration of how Eligible Customer(s) can earn Lucky Draw chances:

<b>Qualifying Spend Illustration</b>					
<b>Total Spend between 1 January to 12 February 2025</b>	<b>Total Spend between 13 February to 28 February</b>	<b>Total Spend over Campaign Period</b>	<b>Base Chances over Campaign Period (based on a Total Spend over Campaign Period calculated based on blocks of S\$100 Qualifying Spend)</b>	<b>Bonus Chances (added to Base Chances based on the actual amount from the Total Spend over Campaign Period spent between 1 January to 12 February, calculated based on blocks of S\$100 Qualifying Spend)</b>	<b>Total Chances</b>
\$99	\$1	\$100	5x chances	0x chances	5x chances
\$100	\$50	\$150	5x chances	5x chances	10x chances
\$100	\$100	\$200	10x chances	5x chances	15x chances
\$200	\$50	\$250	10x chances	10x chances	20x chances
\$200	\$200	\$400	20x chances	10x chances	30x chances
\$1999	\$1999	\$3998	195x chances	95x chances	290x chances

2.3.3 For avoidance of doubt, accumulation of Chances pursuant to Qualifying Spend under Clause 2.3 is calculated based on the date of each Qualifying Spend transaction.

The following examples are for illustration:

Example 1: If the Eligible Customer makes a Qualifying Spend of \$99 on or before 12 February 2025, and \$1 after 12 February 2025, the Eligible Customer will be awarded with 5 chances.

Example 2: If the Eligible Customer makes a Qualifying Spend of \$100 on or before 12 February 2025, and \$50 after 12 February 2025, the Eligible Customer will be awarded with 10 chances.

Example 3: If the Eligible Customer makes a Qualifying Spend of \$100 on or before 12 February 2025, and \$100 after 12 February 2025, the Eligible Customer will be awarded with 15 chances.

Example 4: If the Eligible Customer makes a Qualifying Spend of \$99 on or before 12 February 2025 on their OCBC Debit Card, and \$1 after 12 February 2025 on their OCBC Credit Cards, the Eligible Customer will be awarded with 5 chances.

3. Seven (7) Eligible Customers will be selected at the end of the Promotion Period (“**Selected Customers**”), as winners of the following gifts (“**Gifts**”):

Gift(s)	Number of Selected Customers
2 (Two) Singapore Airlines Economy Class return air tickets to Tokyo, Japan, departing from and returning to Singapore, and 4-night stay at a 4-star Hotel Accommodation (“ <b>Air Tickets &amp; Accommodation</b> ”), as well as 2 (Two) 3-day passes to Star Wars Celebration (on 18 <sup>th</sup> April 2025 to 20 <sup>th</sup> April 2025)	7 Selected Customers

3.1 Each Selected Customer shall only be entitled to win one Gift.

3.2 The Lucky Draw will be conducted in the presence of an independent auditor on 17 March 2025, between 2pm to 6pm (“**Selection Date**”) at 65 Chulia St, OCBC Centre #23-00, Singapore 049513 (or at such venue, date and time as may be determined by OCBC Bank in its sole and absolute discretion and informed via channels determined in OCBC Bank’s sole and absolute discretion), via randomized approach through electronic means.

**3.3 Air Tickets & Accommodation**

- a) The Selected Customer will be contacted by OCBC Bank (via phone call) using the Selected Customer’s registered contact details with OCBC Bank within 1 calendar week after the Selection Date. Upon being contacted, the Selected Customer has an option to accept or reject the Air Tickets & Accommodation.
- b) If the Selected Customer chooses to accept the Air Tickets & Accommodation, the Selected Customer will receive 2 (two) Singapore Airlines Economy Class return air tickets to Tokyo, Japan, departing from and returning to Singapore, plus a 4-night stay at a 4-star hotel accommodation, along with 2 (two) Star Wars Celebration 3-day passes.
- c) A notification letter for the Air Tickets & Accommodation will then be sent to the Selected Customer’s mailing address on record with OCBC Bank records. The Selected Customer will also be notified via their registered email address on record with OCBC Bank and the Selected Customer’s name will be published on the OCBC website within 7 working days from the Selection Date.
- d) The Selected Customer must depart and return on the defined travel date from 17<sup>th</sup> April 2025 to 21<sup>st</sup> April 2025, subject to specific flight time as stipulated by Dynasty, and may bring along one companion as determined by the Selected Customer for the trip (“**Guest**”).
- e) The Air Tickets & Accommodation must be redeemed at the Dynasty Office, 56 Duxton Road, Singapore 089520 where the Selected Customer needs to produce the original copy of the letter which notifies the Selected Customer on his/her right to redeem his Air Tickets & Accommodation, along with his/her own valid traveler’s passport and the Guest’s valid traveler’s passport at the time of booking.
- f) The Selected Customer will be solely responsible to pay for any Air Ticket & Accommodation upgrades and any other add-ons deemed applicable by Dynasty. In the event that the Selected Customer upgrades the Air Ticket & Accommodation, the Selected Customer shall be responsible to pay the difference in the costs.
- g) By accepting the Air Tickets & Accommodation, the Selected Customer hereby:
  - i) consents to OCBC Bank collecting, using, and disclosing their personal data (including, but not limited to full name, email and contact number) and information (including any customer information as defined in the Banking Act 1970) registered with OCBC Bank to OCBC Bank’s travel partner, Dynasty, for the purposes of fulfilling the Air Tickets & Accommodation (including, but not limited to arranging and delivering the Air Tickets & Accommodation, as applicable), verifying the Selected Customer’s identity, and such other related purposes;
  - ii) accepts OCBC Bank’s travel partner, Dynasty’s, terms and conditions which can be found on Dynasty’s website;

- iii) consents to OCBC Bank and Dynasty announcing and publishing the full name of the Selected Customer on OCBC Bank, and/or Dynasty's social media channels, including their website, in relation to them being a winner under this Promotion; and
- iv) consents to OCBC Bank collecting, using, and disclosing their personal data for any other applicable purposes in accordance with OCBC Bank's Data Protection Policy (which can be accessed via the OCBC website > Personal Banking > Policies),  
(collectively, the "Purposes").
- h) By accepting the Air Tickets & Accommodation, the Selected Customer 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.
- i) If the Selected Customer or any Guest violates any of the conditions set out in the Terms and Conditions Governing OCBC Star Wars Celebration Lucky Draw 2025, both the Selected Customer and the Guest will be denied the Air Tickets & Accommodation and there will be no compensation whatsoever after such cancellation. Furthermore, OCBC Bank and/or Dynasty reserve(s) the right to clawback from the Selected Customer any part of the Gift already fulfilled/awarded. OCBC Bank shall have the right to debit the value of the Air Tickets & Accommodation or such other amount as it deems fit from the account(s) of the Selected Customer. No person shall be entitled to any payment or compensation from OCBC Bank should any Air Tickets & Accommodation be withdrawn, if any Air Tickets & Accommodation are reclaimed by OCBC Bank, or if a Selected Customer is asked to repay to or compensate OCBC Bank the value of the Air Tickets & Accommodation for whatsoever reasons.
- j) If the Selected Customer do not accept the Air Tickets & Accommodation and/or do not respond satisfactorily to OCBC Bank's notifications, they shall be deemed to have forfeited all rights to the Air Tickets & Accommodation, and OCBC Bank will proceed to identify the next Selected Customer.
- k) There will not be any replacements, compensation or refund made if the Air Tickets & Accommodation have expired or are rejected by the Selected Customer.
- l) OCBC Bank reserves the right to forfeit the unclaimed Air Tickets & Accommodation or claimed Air Tickets & Accommodation in a manner that it deems fit, in its sole and absolute discretion.
- m) The Air Tickets & Accommodation, 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 & Accommodation is strictly prohibited.
- n) All bookings must be made as a single transaction. Separate bookings are not allowed.
- o) This Air Tickets & Accommodation cannot be used to pay for incidental charges, including but not limited to any applicable visa applications (if required) and other incidental charges as imposed by the airlines and/or immigration etc.
- p) All Air Tickets & Accommodation are subject to seats availability and confirmation. Booking confirmation will be offered at discretion. Changes to a confirmed reservation may incur amendment charges which will be payable by the Selected Customer.

#### All Gifts

- 3.4 For the avoidance of doubt, in the event that any Selected Customer entitled to the Gift(s) is subsequently found to be ineligible for the Promotion, OCBC Bank shall not be obligated or liable to provide the Gift(s) to another Eligible Customer.
- 3.5 If any Selected Customer 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(s), OCBC Bank reserves the right to (i) deny the Gift(s) and there will be no compensation whatsoever after such cancellation; (ii) request the relevant Selected Customer to repay to or compensate OCBC Bank the value of the Gift(s) at any time, and OCBC Bank shall have the right to debit the value of the Gift or such other amount as it deems fit from the account(s) of the Selected Customer. No person shall be entitled to any payment or compensation from OCBC Bank should any Gift(s) be withdrawn, if any Gift(s) are reclaimed by OCBC Bank, or if a customer is asked to repay to or compensate OCBC Bank the value of the Gift(s) for whatsoever reasons.
- 3.6 The Gift(s), 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(s) is strictly prohibited. OCBC Bank reserves the right

to substitute or replace any Gift(s) or part thereof with an item of similar value at its sole discretion without notice to any person.

#### **4. General**

- 4.1 This Promotion shall not apply in conjunction with any other privileges or promotions unless otherwise stated.
- 4.2 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, malfunction or inability of redemption in any product or the deficiency or inability of redemption 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.
- 4.3 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. The decision of OCBC Bank on all matters relating to this Promotion shall be final and binding on all participants. No correspondence or appeal shall be entertained by OCBC Bank.
- 4.4 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.
- 4.5 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.
- 4.6 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.
- 4.7 By participating in this Promotion, each Eligible Customer hereby agrees and consents to the collection, use and disclosure of their personal data and where applicable, their child's personal data by OCBC Bank and its related corporations (collectively, "OCBC Group") and where applicable, Dynasty for the Purposes. Where the personal data of another individual is provided to OCBC Group, the discloser of such information confirms that consent has been obtained from such individuals for the collection, use, and disclosure of their personal data to OCBC Group for the Purposes.
- 4.8 The Walt Disney Company (Southeast Asia) Pte. Limited and its parent, affiliated and subsidiary companies and their officers, directors, employees and agents are not responsible for the administration or execution of the Promotion and/or delivery of the Gifts, and exclude responsibility and all liabilities arising from the Promotion and/or the Gifts.