

Terms and Conditions Governing the OCBC CNY Cash Reward Promotion (the “Promotion”)

Promotion Period

1. The promotion period is from 15 January 2025 to 28 March 2025 (both dates inclusive) (“**Promotion Period**”), or such other period(s) as may be determined by Oversea-Chinese Banking Corporation Limited (“**OCBC**”).

Eligibility and Promotion Mechanics

2. A customer (“**Eligible Customer**”) will qualify for a cash reward (“**Reward**”) under this Promotion if
 - (a) he/she has successfully applied for refinancing of an existing Private Home Loan from another financial institution to OCBC during the Promotion Period;
 - (b) the Private Home Loan is at least S\$1,000,000 (excluding bridging loan);
 - (c) the Private Home Loan is applied directly with OCBC or referred by property agent registered with both the Council for Estate Agencies and OCBC; and
 - (d) the application received and loan accepted within the promotional period
3. The Reward will be paid out only after the loan application is successfully accepted and is subject to additional terms and conditions relating to the Reward are set out in the letter of offer which will be sent to the Eligible Customer.

General

4. OCBC reserve the right at their 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 or application and the dates of the Promotion. If OCBC in its sole and absolute discretion decides that any application is not eligible, the Reward will not be awarded.
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.
6. 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. 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.
8. 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.

9. By participating in this Promotion, the Eligible Customer hereby agrees and consents to the collection, use and disclosure of their personal data by OCBC and its related corporations 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).