

## Terms and Conditions Governing OCBC Q2 2025 Deposits and Cards Campaign

V01042025

The OCBC Q2 2025 Deposits and Cards Campaign (the “**Promotion**”) commences from 1 April 2025 and ends on 30 June 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 OCBC Q2 2025 Deposits and Cards Campaign are to be read in conjunction with the Terms and Conditions Governing the 360 Account found on OCBC website > Personal Banking > Account > 360 Account, Terms and Conditions Governing the 360 Account; Terms and Conditions Governing OCBC MyOwn Account; Terms and Conditions governing OCBC Child Development Accounts (Baby Bonus); Terms and Conditions Governing the OCBC Bonus+ Savings Account, Terms and Conditions Governing the OCBC Premier Dividend+ Account, as well as the Terms and Conditions governing OCBC Debit and Credit Cards found on OCBC website > Personal Banking > Cards.

### 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 or Child Development Account (Baby Bonus) and have accepted these terms and conditions on behalf of their child; or
- c) an “OCBC Card Qualifying Spender” as defined under clause 2.1 (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
a) “SGD Account Depositor”	<ol style="list-style-type: none"> <li>i) Holds an individual (personal) 360 Account, OCBC Bonus+ Savings Account or OCBC Premier Dividend+ Savings Account or any account deemed eligible by OCBC in its sole and absolute discretion (“Eligible Account”).</li> <li>ii) Deposits a minimum of S\$1,000 in Fresh Funds into an Eligible Account within the Promotion Period.</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cashier’s orders/ demand drafts, funds that are not transferred from any existing OCBC accounts, and funds that are not withdrawn and re-deposited with OCBC during the Promotion Period for purposes of qualifying for the Promotion.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 Monthly Average Balance in the “Eligible Account” in each calendar month (i.e. April 2025, May 2025 and June 2025) as compared to the Monthly Average Balance in the “Eligible Account” in the preceding calendar month. For avoidance of doubt, if the increment in Monthly Average Balance is less than S\$1,000 in any calendar month, you will not earn any chances as an SGD Account Depositor for that calendar month.</li> <li>v) “Monthly Average Balance (MAB)” is calculated using the total amount of daily balances in your account divided by the number of days in the month. Please note this is not the same as month-end balance.</li> <li>vi) Customers who qualify under the 360 Account Opening Promotion (April 2025) will not be entitled to</li> </ol>	1 x chance

	the lucky Draw chance for the Disney+ subscriptions as defined below.	
b) <b>“Child Account Depositor”</b>	<p>i) The parent holds an OCBC MyOwn Account, OCBC Child Development Account or any account deemed eligible by OCBC in its sole and absolute discretion on their child’s behalf with OCBC Bank (“Eligible Child Account”).</p> <p>ii) Deposits a minimum of S\$100 in Fresh Funds into an Eligible Account within the Promotion Period.</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 Monthly Average Balance in the “Eligible Account” in each calendar month (i.e. April 2025, May 2025 and June 2025) as compared to the Monthly Average Balance in the “Eligible Account” in the preceding calendar month. For avoidance of doubt, if the increment in Monthly Average Balance is less than S\$100 in any calendar month, you will not earn any chances as an SGD Account Depositor for that calendar month.</p> <p>v) “Monthly Average Balance (MAB)” is calculated using the total amount of daily balances in your account divided by the number of days in the month. Please note this is not the same as month-end balance.</p>	1 x chance
c) <b>“OCBC Card Qualifying Spender”</b>	<p>i) Is a principal cardholder of an OCBC Credit or Debit Card</p> <p>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.</p> <p>iii) “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.</p> <p>iv) Spends a minimum of S\$100 in “Qualifying Spend” during the Promotion Period</p> <p>v) “Qualifying Spend” refers to any retail transaction (including face to face or online purchases):</p> <ul style="list-style-type: none"> <li>• 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,</li> <li>• does not include payments made to or transactions performed at merchants that fall into the exclusion categories/excluded</li> </ul>	1 x chance

	<p>organisations as set out by OCBC Bank for the respective products,</p> <ul style="list-style-type: none"> <li>• cash advances, balance transfers, bus/MRT transactions, Transit top-up and other bank fees and charges.</li> <li>• 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)</li> <li>• Any refunded transactions will not be taken into account in the computation of Qualifying Spend</li> <li>• 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</li> </ul> <p>vi) 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.</p> <p>vii) 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.</p>	
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2.2 If you satisfy the conditions and actions in Clause 2.1 for the lucky draw, you will be awarded chance(s) to participate in the lucky draw based on the table below during the Promotion Period:

	<b>Chances awarded</b>
<b>SGD Account Depositor</b>	Every S\$1,000 in Fresh Funds into an Eligible Account = 1 x chance
<b>Child Account Depositor</b>	Every S\$100 in Fresh Funds into an Eligible Account = 1 x chance
<b>OCBC Card Qualifying Spender</b>	Every block of S\$100 Qualifying Spend = 1 x chance

2.3 Please refer to the below table for an illustration of how customers can earn chances on Qualifying Spend

<b>Qualifying Spend Illustration</b>	
<b>Total Spend over Promotion Period</b>	<b>Total Chances</b>
S\$0.01 to S\$99.99	0 Chance
S\$100.00 to S\$199.99	1 Chance
S\$500.00 to S\$599.99	5 Chances

The following examples are for illustration:

Example 1: If the Eligible Customer makes a Qualifying Spend of S\$500 on or before 30 June 2025 and deposited S\$1,500 in Fresh Funds into the Eligible Account, the Eligible Customer will be awarded with 6 chances.

Example 2: If the Eligible Customer makes a Qualifying Spend of S\$200 and deposited S\$1,000 in Fresh Funds into the Eligible Child Account, the Eligible Customer will be awarded with 12 chances.

Example 3: If the Eligible Customer makes a Qualifying Spend of S\$99.99 on or before 30 June 2025, the Eligible Customer will be awarded with 0 chance.

Example 4: If the Eligible Customer makes a Qualifying Spend of S\$150 on or before 30 June 2025, and a Qualifying Spend of S\$50 after 30 June 2025, the Eligible Customer will be awarded with 1 chance.

Example 5: If the Eligible Customer makes a Qualifying Spend of S\$50 on or before 30 June 2025 on their OCBC Debit Card, and S\$50 on or before 30 June 2025 on their OCBC Credit Cards, the Eligible Customer will be awarded with 1 chance.

2.4 There is no limit to the number of lucky Draw chances each Eligible Customer can receive from clause 2.2 and 2.3.

3. Five-hundred and one (501) 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
1. Trip to Hawaii for a Family of four (2 adults and 2 children under the age of 16), inclusive of a flight to Kauai, Hawaii, and 5-night stay in a 4-star Hotel Accommodation (“ <b>Trip</b> ”)	1 Selected Customer
2. A 1-year Disney+ Premium Subscription (worth S\$189.98) (“ <b>Disney+ Subscription</b> ”)	500 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 28 July 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 Trip**

- 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 2 calendar weeks after the Selection Date. Upon being contacted, the Selected Customer has an option to accept or reject the Trip.
- b) If the Selected Customer chooses to accept the Trip, the Selected Customer will receive the Trip of a flight to Kauai, Hawaii, and 5-night stay in a 4-star Hotel Accommodation, valued at an estimated SGD\$28,000 (with the exchange rate dated 21 March 2025 as reference).
- c) If the child is above the age of 16, the Selected Customer will have to top up the difference to the adult package to Element London Ltd.
- d) A notification letter for the Trip 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. It is the responsibility of all participants of the lucky Draw to provide OCBC Bank with their updated mailing addresses/email addresses.

- e) The Selected Customer must redeem the Trip with Element London Ltd subject to specific flight time as stipulated by Element London Ltd and may bring along 3 (Three) companions (“Guests”) as determined by the Selected Customer for the Trip. Subsequently, a personal introduction to the Winner Manager will be provided within 24 hours of receiving the Selected Customer contact details.
- f) The Selected Customer has to redeem the Trip within the stipulated period stated in the Notification Letter. If the Trip remains unclaimed after the stipulated redemption period stated in the Notification Letter, the Trip shall be forfeited.
- g) The Selected Customer will be solely responsible to pay for any Trip upgrades and any other add-ons deemed applicable by Disney. In the event that the Selected Customer upgrades the Trip, the Selected Customer shall be responsible to pay the difference in the costs.
- h) By accepting the Trip, 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 Element London Ltd., for the purposes of fulfilling the Trip (including, but not limited to arranging and delivering the Trip, as applicable), verifying the Selected Customer’s identity, and such other related purposes;
  - ii. accepts Element London Ltd’s terms and conditions which can be found on Element London Ltd’s website;
  - iii. consents to OCBC Bank announcing and publishing his/her full name OCBC Bank, and/or Element London Ltd’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 “**Travel Purposes**”).
- i) By accepting the Trip, 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.
- j) If the Selected Customer or any Guest violates any of the conditions set out in the Terms and Conditions Governing OCBC Q2 2025 Deposits and Cards Campaign, both the Selected Customer and the Guest will be denied the Trip and there will be no compensation whatsoever after such cancellation. Furthermore, OCBC Bank and/or Element London Ltd 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 Trip 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 Trip be withdrawn, if any Trip are reclaimed by OCBC Bank, or if a Selected Customer is asked to repay to or compensate OCBC Bank the value of the Trip for whatsoever reasons.
- k) If the Selected Customer do not accept the Trip and/or do not respond satisfactorily to OCBC Bank’s notifications, they shall be deemed to have forfeited all rights to the Trip, and OCBC Bank will proceed to identify the next Selected Customer.
- l) There will not be any replacements, compensation or refund made if the Trip have expired or are rejected by the Selected Customer.
- m) OCBC Bank reserves the right to forfeit the unclaimed Trip or claimed Trip in a manner that it deems fit, in its sole and absolute discretion.
- n) The Trip, 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 Trip is strictly prohibited.
- o) All bookings must be made as a single transaction. Separate bookings are not allowed.
- p) This Trip 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.

- q) All Trip 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.

### 3.4 Disney+ Subscription

- a) An email with the redemption code for the Disney+ Subscription (“**Redemption Code**”) will be sent to the Selected Customer’s registered email address on record with OCBC Bank within six calendar weeks after the Selection Date.
- b) The Redemption Code can only be used by new Disney+ subscribers or customers without an active subscription at the date of receipt of the Redemption Code.
- c) The Redemption Code is only valid for one time use only before the given expiry date of each Redemption Code, as informed to the Selected Customer in the email referenced in Clause 3.4 (a) above. Any lost, expired, or stolen Redemption Codes will not be replaced.
- d) The Redemption Code cannot be combined with any other offers, coupons, discounts or promotions.
- e) The Redemption Code is subject to the acceptance of the terms and conditions for redeeming the Redemption Code, Disney+ Subscriber Agreement, Privacy Policy, and Supplemental Privacy Policy for Singapore provided on the Disney+ website > Learn More > Subscriber Agreement.
- f) The Disney+ Subscription, whether wholly or in part, is non-refundable, non-transferrable, non-exchangeable and not redeemable for cash. The sale, transfer, resale, donation or exchange of the Disney+ Subscription is strictly prohibited.
- g) OCBC Bank reserves the right to substitute or replace any Disney+ Subscription or part thereof with an item of similar value at its sole discretion without notice to any person.

### 3.5 Exclusive Duffel Bag (“Duffel Bag”)

- a) Customers who fulfil one of the following actions below will be eligible for one Duffel Bag.
- b) The Duffel Bag are limited to the first 1,000 new to deposit customers and first 1,000 new credit cards opened throughout the Promotion Period.

Category	Action by Eligible Customer	Gift
“New Credit Card Customer”	<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> <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.</li> </ul>	<p>1 x Duffel Bag</p> <p>(Limited to the first 1,000 new credit cards opened, with a minimum of 1 Qualifying Spend made to the card)</p>

	<p>“OCBC Cardmember” shall be construed accordingly as the persons in whose name the OCBC Credit Card is issued.</p> <p>vi) Makes a minimum of one (1) Qualifying Spend on the new OCBC credit card within 30 days of the approval date.</p> <p>vii) Each Eligible Cardmember is only entitled to receive a maximum of one Gift under this Promotion. For the avoidance of doubt, if an Eligible Cardmember applies for two new OCBC Credit Cards within the Promotion Period, he will only receive a maximum of one Duffel Bag.</p> <p>viii) This promotion is exclusive and may not be combined with any other new to card sign up promotions. For the avoidance of doubt, if a Cardmember applies for a Card under this Promotion and qualifies for the Exclusive Duffel Bag, they will not be eligible to receive any additional new to card promotions or gifts.</p>	
<p><b>“New to Deposits Customer”</b></p>	<p>i) Who opens a new Deposit account (“<b>New Deposits Account</b>”) with OCBC Bank during the Promotion Period or Is a Parent who opens a new Deposit account on their child’s behalf with OCBC Bank (“<b>New to Deposits Child Account</b>”).</p> <p>ii) A “New Deposits Account” is defined as 360 Account, FRANK Account, Bonus+ Savings Account, Monthly Savings Account, Global Savings Account, Premier Global Savings Account, Passbook Savings Account, Statement Savings Account, Premier Statements Savings Account, Premier Dividend+ Account, Current Account, OCBC MyOwn Account, Child Development Account, Mighty Savers Account or any account deemed eligible by OCBC in its sole and absolute discretion.</p> <p>iii) Did not hold any Deposits account with OCBC Bank within the last twelve (12) months prior to the commencement of the Promotion.</p> <p>iv) Deposits a minimum of S\$1,000 into the “New Deposits Account” and maintains that balance for the next 30 calendar days.</p> <p>v) Is not an employee of OCBC Bank.</p> <p>vi) The New Deposits Account must be active and in good standing with OCBC Bank until the Selection Date.</p>	<p>1 x Duffel Bag</p> <p>(Limited to the first 1,000 new to deposits account opened, with S\$1,000 deposited into the newly opened account)</p>

- c) Each New Credit Card customer and/or New to Deposits Customer is only entitled to receive a maximum of one Gift under this Promotion. For the avoidance of doubt, if an Eligible Cardmember applies for a new OCBC Credit Card and/or New to Deposits Account and/or New to Deposits Child Account, within the Promotion Period, he will only receive a maximum of one Duffel Bag.
- d) If you are eligible to receive the Duffel Bag for the Promotion Period, you will be notified through an email (“Redemption Notice”) sent to your email address on record with the Bank.
- e) The Redemption Notice will set out details, will be sent out within 6 calendar weeks from the end of the Promotion Period on the redemption of the Duffel Bag.
- f) The Duffel Bag must be redeemed at Short Q (176 Orchard Road, #01-57 The Centrepoint, Singapore 238843) by 30 September 2025 (“Redemption Period”). Duffel Bags which are not redeemed by the end of the Redemption Period will be deemed to be forfeited.
- g) The Duffel Bag are awarded on a first-come-first-serve basis, whilst stocks last and subject to availability; each Duffel Bag may be of any colour. OCBC Bank shall not be required to notify and/or update on the stock availability of the Duffel Bag
- h) The Duffel Bag is strictly not refundable and cannot be replaced if lost, damaged, expired or forfeited and strictly not exchangeable for cash.



- i) OCBC Bank reserves the right to substitute or replace the Duffel Bags or part thereof with an item of similar value at its sole discretion without notice to any person.

**All Gifts**

- 3.6 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.
- 3.7 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.
- 3.8 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 Element London Ltd. Terms and Conditions in relation to “Trip”**

- 4.1 Roundtrip economy / coach flights (inclusive of all applicable airport taxes, fees, and duties) from Singapore to Kauai, Hawaii, USA, flights may be indirect and not all routings will be available, flight itinerary will be determined by prize provider at their sole discretion.
- 4.2 Accommodation is for 5 nights, based on one double occupancy room for two adults OR one quadruple room for two adults and two children under 16, depending on the package, in a 4-star hotel in Kauai, Hawaii.
- 4.3 The trip must include a Saturday night stay.
- 4.4 Accommodations do not include any other meals, incidentals, gratuities, telephone calls, or any other personal expenses incurred during the trip These will be the responsibility of the Selected Customer.
- 4.5 A credit or debit card for incidentals may be requested by the hotel at check in and therefore the Selected Customer must possess and travel with a valid credit or debit card.
- 4.6 Accommodations will be selected by Element London Ltd at their sole discretion.
- 4.7 Trip is for up 2 adults and 2 children under 16 years old, depending on the package, all of whom must travel at the same time with the same itinerary.
- 4.8 At least one traveller must be aged 21 or over; Where any travellers are aged under 18, they must have prior parental or guardian permission.
- 4.9 Trip is valid for 12 months from the date of notification and all travel must be completed within that time.
- 4.10 Selected Customer must contact Element London Ltd. with three preferred travel dates in three separate months no later than six weeks prior to departure.
- 4.11 Blackout date & Periods apply. Trip cannot be taken over December or January, including Christmas and New Year or Public Holidays in the Trip destination or the country of departure.
- 4.12 Selected Customer and Guests must be in a possession of a valid passport for the duration of the trip. Non-European Union passport holders may be required to have passport validity for six months beyond the duration of the trip. All Selected Customer and Guests are responsible for obtaining any other documentation required for travel to and entry to the prize package destination; All travellers will require a passport valid for at least 6 months on date of travel.
- 4.13 Any necessary visas or insurance are the responsibility of the Selected Customer and Guests.
- 4.14 A \$75 USD cash allowance per adult, subjected to the exchange rate at time of transfer, will be provided for Selected Customer and Guests to purchase travel insurance. Selected Customer and Guests will also be required to provide the necessary documentation as proof of having taken out a travel insurance policy. This documentation must clearly indicate the coverage details and



validity period of the policy. Failure to provide such proof may result in a delay or forfeiture of the cash allowance.

- 4.15 The Trip excludes domestic ground transfers, rental car, meals and drinks, excursions, attractions, treatments, visas, personal expenses and anything not expressly stated in the prize package.
- 4.16 Trip is non-refundable and non-transferable; No cash alternative is available.
- 4.17 Trip is subject to availability.
- 4.18 Selected Customer and Guests travel at own risk. Elements London Ltd. reserves the right to cancel, modify, suspend or terminate the promotion or prize.
- 4.19 Where applicable, any modifications to the prize will be at the Selected Customer's own expense.
- 4.20 The Trip inclusions are subject to availability, where any of the stated inclusions are unavailable, Element London Ltd will offer suitable alternatives of equal value.
- 4.21 If Selected Customer is unable to participate in any of the stated activities, then Element London Ltd will offer suitable alternatives of equal value, alternative activities will be determined by prize provider at their sole discretion.
- 4.22 The minimum age for the surf lesson is 5 years, the maximum weight is 235 lbs.
- 4.23 Children must be accompanied by a supervising adult at all times on all tours and experiences.
- 4.24 All tours and experiences will be conducted in English.
- 4.25 All cash allowances will be converted into the Selected Customer's local currency and transferred into one nominated bank account.
- 4.26 Nothing in this Trip authorizes any person to use The Walt Disney Company's and its affiliated companies (collectively, "Disney") name, brand, intellectual property, characters or reputation in conjunction with this travel package or any prize promotions whatsoever and that a valid promotional agreement with Disney is a precondition for use of this prize package in association with Disney's name or Disney-owned intellectual property.
- 4.27 The Walt Disney Company, and its parents, affiliates, and subsidiaries are not responsible for the promotion, administration or execution of the travel package, competition, contest or sweepstakes.
- 4.28 The Walt Disney Company is not a so-called "sponsor," "administrator" or "prize provider." The Walt Disney Company, its parent, related, affiliated and subsidiary entities and their respective officers, directors, agents, employees and assigns shall be released and discharged from any and all legal claims, losses, injuries, illnesses, demands, damages, actions, and/or causes of actions that arise out of and/or are in any way related to the prize travel package, the receipt, use and/or enjoyment of the prize travel package, or prize-related activity including, without limitation, travel, the promotion, the competition, the contest or the sweepstakes.

## **5 General**

- 5.1 This Promotion shall not apply in conjunction with any other privileges or promotions unless otherwise stated.
- 5.2 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.
- 5.3 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.
- 5.4 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.

- 5.5 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.
- 5.6 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. By participating in this Promotion, each Eligible Customer or Selected 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"), its business partners, and where applicable, Elements London Ltd. for the Travel Purposes, and managing, marketing, and administering the Promotion and/or Gifts (collectively "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.