

## **Terms & Conditions Governing the Newly opened EasiCredit account Promotion for De'Longhi Icona Vintage Kettle 1.7L or Icona Vintage 2-Slice Toaster 2024 (the "Promotion")**

### **Promotion Period**

1. The promotion period shall run from 1 August to 30 September 2024 (both dates inclusive), or such other period(s) as may be determined by Oversea-Chinese Banking Corporation Limited ("OCBC Bank") at its absolute discretion (the "Promotion Period").

### **Eligibility**

2. You will qualify for the Promotion ("Eligible Customer") if:
  - a. You have successfully applied for an EasiCredit account during the Promotion Period via the following channels (<https://www.singsaver.com.sg/>, <https://www.moneysmart.sg/>, <https://www.ocbc.com/personal-banking/campaign/newcardpromo>, <https://www.ocbc.com/personal-banking/loans/easicredit-flexible-repayment-cash-loan>, OCBC Mobile App) and the EasiCredit account is successfully opened by 31 October 2024;
  - b. Your EasiCredit account is active and in good standing with OCBC during the Promotion Period and at the time of the fulfilment of the Gift (defined below).
  - c. You maintain the EasiCredit account with OCBC Bank for at least six (6) months starting from account opening date.

### **Promotion Mechanics**

3. Eligible Customers who meet the conditions specified herein will receive either a:
  - a. De'Longhi Icona Vintage Kettle 1.7L or
  - b. De'Longhi Icona Vintage 2-Slice Toaster ("Gift")based on your preference during redemption, subject to these terms and conditions.
4. Each customer is only entitled to open and maintain one (1) EasiCredit account at any time.

### **Gift**

5. Eligible Customer will receive the Gift by the date falling four (4) calendar months from the end of Promotion Period ("Fulfilment Period").
6. An Eligible Customer who is eligible for Gift will be notified during the Fulfilment Period via an SMS to an Eligible Customer's mobile number registered with the Bank ("Notification"). The Gift must be collected within the stipulated timeframe stated in the Notification and no early or late collection will be entertained.
7. The Gift are strictly not transferrable or exchangeable for cash, credit or other gifts or otherwise in full or in part. No payment or compensation whether in cash, credit or in kind shall be made for any uncollected, lost, misplaced, defaced, stolen or damaged Gift. The Gift cannot be replaced if lost, misplaced, defaced, stolen or damaged.
8. Redemption of Gift pursuant to the Notification is subject to the terms and conditions of Audio House Marketing Pte Ltd. (which operates the Audio House Redemption Centre). OCBC Bank shall not have any responsibility or liability in relation to the provision of products or services by Audio House Marketing Pte Ltd.
9. In the event that Gift is available in multiple colours or other cosmetic variations, Eligible Customer will not be able to select a colour or cosmetic variation and will receive one at random. No requests for replacement shall be entertained.
10. OCBC Bank reserves the rights to substitute or replace the Gift with any item of similar value at its sole discretion without notice to any person.

11. Subject to the fulfilment of all the conditions specified in these terms and conditions to the absolute satisfaction of OCBC Bank, the Gift will be fulfilled to the Eligible Customer.
12. Each customer is only entitled to open and maintain one (1) EasiCredit account at any time.
13. Applicants who had cancelled their EasiCredit account within six (6) months prior to the Promotion and re-applied for it under the Promotion are not eligible to participate in the Promotion.
14. The Promotion shall not apply in conjunction with any other privileges or promotions.
15. OCBC Bank reserves the right and at any time at its absolute discretion and without giving any reason or notice to withdraw, clawback, cancel and/or invalidate any Gift awarded to any customer without liability. A customer will not be entitled to any payment or compensation whatsoever in respect of such withdrawal, clawback, cancellation or invalidation.
16. OCBC Bank reserves the right to claw-back and deduct from any of the Eligible Customer's accounts with OCBC Bank the equivalent value of the Gift if the Eligible Customer closes his/her EasiCredit account during, or within six (6) months from the end of, the Promotion Period. If any Eligible Customer is subsequently discovered to be ineligible to participate in the Promotion or to receive the Gift, OCBC Bank reserves the right to (i) withdraw the Gift at any time; or (ii) claw-back the Gift or request the relevant customer to repay to or compensate OCBC Bank the value of the Gift 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 customer. No person shall be entitled to any payment or compensation from OCBC Bank should any Gift be withdrawn, if any Gift is reclaimed by OCBC Bank, or if a customer is asked to repay to or compensate OCBC Bank the value of the Gift for whatsoever reasons.

## **General**

17. The eligibility of any Eligible Customer to participate in this Promotion and/or receive any Gift shall be determined at the absolute discretion of OCBC Bank.
18. 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.
19. 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 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.
20. OCBC Bank'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 Bank. 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.
21. 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.
22. 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).
23. 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.

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