

Terms & Conditions Governing the OCBC Online Banking Bill Payment Campaign Promotion

- The OCBC Online Banking Bill Payment Campaign (the “Promo”) is open only to individual customers and who maintain personal accounts (single or joint-alternate account) with Oversea-Chinese Banking Corporation Limited (“OCBC Bank”) in Singapore and have access to OCBC Bank Internet/Mobile Banking (“OCBC Bank Online Banking”) and/or OCBC ATM. For the avoidance of doubt, corporate and business accounts are not eligible to participate in this Promo.
- Customers who successfully log onto OCBC Online or Mobile Banking and makes any of the following types of bill payments: OCBC Pay Any Card, Pay Bills Payment, Pay OCBC Cards during the period from 20 November 2013 to 31 December 2013 (both dates inclusive) (“Promotion Period”) are eligible to participate in the Promo (each, an “Eligible Customer”).
- Each payment of at least S\$20 made during the Promotion Period is automatically entered into a lucky draw as one entry into the draw. At the end of the Promotion Period, 1,000 entries will be randomly drawn and will be eligible to receive the prize.
- A customer who has had his bill payment selected as a winning entry will have the dollar amount of the winning bill payment credited into the OCBC account that the bill was paid from, up to a maximum prize amount of S\$50.
- In addition, there will be a bonus draw from the same pool of entries with 2 bonus winners. The 2 customers who have had their bill payment selected as bonus winning entries will be awarded S\$10,000 each.
- For avoidance of doubt, a customer may win the prizes multiple times. Each winning entry will be treated individually for determination of prize amount.
- All employees of OCBC Bank, its subsidiaries, their immediate family members, employees of any partners, sponsors and agencies (including, without limitation, any external auditor(s) and advertising agencies) who are involved in organizing the Promo as determined by OCBC Bank, shall not be eligible for the Promo.
- Only Eligible Customers who have won prizes will be notified and they will be informed by SMS, email or notification letter within 60 days from the date of the draw. The prizes will be awarded within 60 days of the notification.
- OCBC Bank reserves the right to suspend, withdraw or terminate the Promo at any time without notice. OCBC Bank shall not be liable to any person for any loss or damage arising in connection with the Promo, including without limitation, any error in computing and chances, any breakdown or malfunctions in any computer systems or equipment. Without prejudice to the generality of the foregoing, OCBC Bank assumes no responsibility for lost, late, misdirected, damaged, incomplete, illegible and/or postage-due mail.
- The decision of OCBC Bank on all matters relating to the Promo and these terms and conditions shall be final, binding and conclusive on all participants, including

without limitation, any decision on the eligibility of any person or cancellation or suspension of the Promo. Subject to and without prejudice to the generality of the foregoing, OCBC Bank's record of the entries, allocated chances and/or any decision made in connection with the Promo shall be final, binding and conclusive for all purposes. No correspondence or appeal will be entertained.

- In the event of any inconsistency between these terms and conditions and any brochure, marketing or promotional materials relating to the Promo, these terms and conditions shall prevail.
- OCBC Bank may at any time at its sole and absolute discretion, without notice or assigning any reasons therefore, delete, vary, supplement, amend or modify any one or more of these terms and conditions in such manner as OCBC Bank shall think fit, including without limitation, the eligibility of any customer, the bases and methods of identification of Eligible Customers and any dates in connection with the Promo. OCBC Bank shall not, to the extent permitted by law, be liable for any claims, costs, expenses, loss or damage suffered by any person as a result of the aforementioned matters or arising from these terms and conditions or the Promo or the reward.
- All customer contact details provided pursuant to the Promo may be used by OCBC Bank in its sole discretion for future marketing related programs. Without prejudice to these terms and conditions, all participants in the Promo expressly and irrevocably permit and authorise OCBC Bank to disclose, reveal and divulge information regarding their particulars to the parties involved in organising, promoting and conducting the Promo.
- These terms and conditions shall be governed by the laws of Singapore and the participants in the Promo irrevocably submit to the non-exclusive jurisdiction of the courts of Singapore.
- A person who is not a participant of this Promo shall have no right under the Contracts (Rights of Third Parties) Act (Cap 53B) to enforce any of these terms and conditions.