

## **Terms and Conditions Governing OCBC Ladies' Circle Mother's Day Promotion May 2010 (the "Promotion")**

- 1) The Promotion shall be valid from 1 May 2010 until 31 May 2010 (the "Promotion Period") or such date(s) as may be determined by OCBC Bank in its sole discretion from time to time. OCBC Bank shall be entitled to determine or amend the end date of the Promotion Period at any time and from time to time without prior notice.
- 2) The Promotion is only applicable to female customers.
- 3) To be eligible for the Promotion:
  - (i) Customer must apply for and open a new SmartSavings Account with a minimum initial deposit of **S\$20,000** in fresh funds successfully during the Promotional Period; **OR**
  - (ii) Customer must deposit **S\$15,000** in fresh funds into her existing SmartSavings Account during the Promotional Period.

(Fresh funds refer to funds not transferred from existing OCBC Bank deposit accounts.)
- 4) The eligible customer will be entitled to receive a Crabtree & Evelyn Rosewater Gift Set (the "Promotional Gift"). The Crabtree & Evelyn Rosewater Gift Set comprises one piece of Bath & Shower Gel (50ml), Body Lotion (50ml) and Hand Therapy Lotion (25ml). While stocks last.
- 5) Each eligible customer is limited to one Promotional Gift regardless of the number of SmartSavings Accounts opened or the number of deposits made.
- 6) Notwithstanding any other clause in these terms and conditions, if OCBC Bank subsequently discovers customers failing to observe the eligibility rule as outlined in clause 5 or non-observation of any of these terms and conditions, OCBC Bank shall be entitled, in its sole and absolute discretion, to debit the value of the gift of \$30 or such amount as may be determined by OCBC Bank in its sole and absolute discretion from the respective customers' SmartSavings Account(s).
- 7) OCBC Bank reserves the right, at its discretion, at any time, without notice or assigning any reason therefore, replace or substitute any Promotional Gift under this Promotion with any other item of equal or similar value selected by OCBC Bank.
- 8) All gifts shall be accepted on an "as is" basis. OCBC Bank gives no representation or warranty whatsoever as to the quality, merchantability or fitness for purpose or any other implied terms or conditions with respect to any gift. Notwithstanding anything herein, OCBC Bank shall not at any time be

responsible or held liable for any defect or malfunction in any gift, and/or for any loss, injury, damage or harm suffered or incurred by or in connection with the use of any gift by any person. All gifts are neither transferable nor exchangeable for cash, credits or otherwise. All gifts are also subject to the terms and conditions accompanying them (if any).

- 9) If OCBC Bank subsequently discovers that any person is in fact not eligible to participate in the Promotion or entitled to any reward, OCBC Bank may at its discretion forfeit the reward(s) (or reclaim it/them if already awarded) and award or dispose of it/them in such manner and to such person/persons as OCBC Bank deems fit. No person shall be entitled to any payment or compensation from OCBC Bank should any reward be forfeited.
- 10) The decision of OCBC Bank on all matters relating to this Promotion will be at its absolute discretion and shall be final and binding.
- 11) These terms and conditions shall be read in conjunction with the OCBC Terms and Conditions Governing Deposit and the Terms and Conditions Governing OCBC Ladies' Circle. In the event of any inconsistency between the OCBC Terms and Conditions Governing Deposit, the Terms and Conditions Governing OCBC Ladies' Circle and these terms and conditions, these terms and conditions prevail.
- 12) 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.
- 13) OCBC Bank reserves the right to waive/vary/amend any of these terms and conditions without prior notice.
- 14) These terms and conditions shall be governed by the laws of Singapore and the participants in the Promotion irrevocably submit to the non-exclusive jurisdiction of the courts of Singapore.
- 15) 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 (Cap 53B) to enforce any of these terms and conditions.