

Terms and Conditions of the Promotion (“Terms and Conditions”)

QR Championship Campaign

1. Stand a chance to win a flight to Seoul, Tokyo, Barcelona and other prizes every time you scan a merchant’s QR code with OCBC PayAnyone™ (“Promotion”)
2. A QR transaction refers to scanning a QR code provided by a merchant and paying the requested amount with the OCBC Bank Pay Anyone™ app linked to a savings or current account with OCBC Bank.
3. Promotion is valid from **13 August 2018 to 31 October 2018**, both dates inclusive (“Promotion Period”).
4. Each eligible customer is awarded 1 point per QR transaction done via the OCBC Pay Anyone™ app.
5. Each point represents one chance in winning a reward and these points are accumulated for the full duration of the promotion. Points will not reset after each qualifying period.
6. Points are tied to the eligible customer.

Rewards

7. The rewards are distributed in the respective qualifying periods

Qualifying Period	Dates*	Prizes
1	13 August to 26 August	\$50 X 50
2	27 August to 9 September	4 tickets to Seoul
3	10 September to 23 September	\$50 X 50
4	24 September to 7 October	4 tickets to Tokyo
5	8 October to 21 October	\$50 X 50
6	22 October to 31 October	4 tickets to Barcelona

6. Rewards are distributed at random. Winners are chosen from the pool of eligible customers during each qualifying period and will be notified via SMS.
7. Each eligible customer is entitled to 1 ticket/ \$50 cash credit per qualifying period.
8. Redemption of one reward in one qualifying period does not disqualify an eligible customer from redeeming an award in the next qualifying period.
9. Eligible customer can choose to fly from 15 November 2018 and 30 May 2019. Customer must provide information for travel by 28 Feb 2019 and travelling must be completed by 30 May 2019. Flight dates are on weekdays only. Departure has to be from Singapore

10. Tickets are only apply to economy class of the following airline: Cathay Pacific

11. The \$50 cash reward will be credited into the eligible customer's account two months from the respective qualifying period.

12. The rewards are non-exchangeable, non-transferable, non-redeemable for cash and non-replaceable if lost or stolen. Additional costs involved in changing the personal particulars or period of travel for the air tickets will be borne by the eligible customer.

Eligibility

13. To qualify for the promotion, customer must fulfill all the following criteria ("eligible customer"):

(i) Must be between the ages of Sixteen (16) to Twenty Nine (29) years of age as of 2018

(ii) Are holders of a personal current and/or savings account with Overseas-Chinese Banking Corporation Limited ("OCBC Bank") in Singapore ("Eligible Account")

(iii) Are users of the OCBC Pay Anyone mobile application ("OCBC Pay Anyone™ App") in Singapore

(iv) Has fulfilled a transaction with merchants via the OCBC Pay Anyone™ App. No minimum spend required.

(v) All clauses (as per stated above) must be performed during the respective qualifying period in order to be eligible for this promotion.

Qualifying Period	Dates*
1	13 August to 26 August
2	27 August to 9 September
3	10 September to 23 September
4	24 September to 7 October
5	8 October to 21 October
6	22 October to 31 October

*Dates listed are inclusive of both start & end day, where "Day" refers to period commencing from 00:00hrs and ending at 23:59hrs on the same day in SGT.

14. Without limiting to the generality of this provision, the following persons are not eligible for the Promotion:

(i) Customers whose Eligible Account(s) is/are voluntarily or involuntarily cancelled, terminated, closed or suspended anytime between 1 June 2018 and 31 July 2018 (both dates inclusive);

(ii) Persons who are or have become mentally incapacitated, deceased, insolvent or have legal proceedings of any nature instituted against them;

(iii) Persons whose Eligible Accounts are not active, valid, subsisting or in good standing or which are otherwise determined by OCBC Bank in its absolute discretion as being delinquent or unsatisfactorily conducted for any reason as may be determined by OCBC Bank at its absolute discretion; and

(iv) Any other persons as OCBC Bank may decide to exclude at its absolute discretion without notice and without furnishing any reason.

15. Participation in the Promotion is subject to these Terms and Conditions and the Customers are deemed to have accepted these Terms and Conditions when they participate in the Promotion. The Customers shall indemnify OCBC Bank for any claims, expenses, actions, losses or damages or costs (including legal costs on a full indemnity basis) made against or incurred or sustained by OCBC Bank in connection with any breach of these Terms and Conditions.

16. The prevailing terms and conditions under the OCBC Bank Customer Agreement (“Standard Terms”) will continue to apply and be binding on the Customers. Please visit ocbc.com.sg for the Standard Terms. In the event of any inconsistency between these Terms and Conditions and the Standard Terms, these Terms and Conditions shall prevail to the extent of such inconsistency.

17. In the event of any inconsistency or discrepancies between these Terms and Conditions and any brochure, marketing or promotional material relating to the Promotion, these Terms and Conditions will prevail.

18. OCBC Bank shall not be responsible for:-

(i) any breakdown or malfunction in any computer system or equipment; or

(ii) any loss to or expenses of any Eligible Customer or any other person in connection with the Promotion, howsoever arising.

19. This Promotion shall not apply in conjunction with any other privileges or promotions unless otherwise stated.

20. OCBC Bank’s decision on all matters relating to this Promotion shall be final, conclusive and binding on the Customer. OCBC Bank shall not be obliged to give any reason or enter into any correspondence with the Customer or any persons on any matter concerning this Promotion and no appeal, correspondence or claims will be entertained.

21. Notwithstanding anything in these Terms and Conditions, OCBC Bank reserves the right at any time and from time to time in its absolute discretion to terminate the Promotion or to determine and/or amend, by adding to, subtracting from or varying of, any of the Terms and Conditions herein, including but not limited to varying the Promotion Period, the eligibility terms and criteria, and the timing of any act to be done, without giving any reason or prior notice or assuming any liability to any Customer, and all Customers shall be bound by these amendments.

22. While all information provided herein is believed to be correct and reliable at the time of publishing or posting online, OCBC Bank makes no representation or warranty whether express or implied, and accepts no responsibility or reliability for its completeness or accuracy.

23. A person who is not a party to any agreement governed by these Terms and Conditions shall have no rights under the Contracts (Rights of Third Parties) Act (Cap. 53B) to enforce or enjoy the benefit of any term of such agreement.

24. These Terms and Conditions shall be governed by the laws of the Republic of Singapore and all Customers who participate in this Promotion shall be deemed to have irrevocably agreed to submit to the exclusive jurisdiction of the courts of the Republic of Singapore.