

### Terms and Conditions of the FRANK 30 before 30 Lucky Draw Promotion

1. The FRANK 30 before 30 Lucky Draw Promotion (the “Draw”) is open only to individual customers with Oversea-Chinese Banking Corporation Limited (“OCBC Bank”) in Singapore who are below 30 years old in 2019.
2. The promotion months are from 1 August 2019 to 30 November 2019 (the “Promotion” month).

### Eligibility criteria for the Lucky Draw (the “Lucky Draw”)

3. To participate in the Lucky Draw during the Promotion, you need to fulfil any of the banking activities and transactions in Table 1 during the Promotion.
4. A lucky draw will be conducted each month.
5. Lucky draw chances can be accumulated by making eligible qualifying transactions within the qualifying months from the first to the last day of the month for the monthly draw.

Table 1

Qualifying Transaction	Lucky Draw chances
Open an OCBC 360 Account	<p>An eligible customer who performs this qualifying transaction will be awarded 2 lucky draw chances. A participant is only entitled to a maximum of 2 chances throughout the Promotion Period, regardless of the number of times he performs this qualifying transaction during the Promotion Period.</p> <p>Chances are only awarded to holders of newly-opened OCBC 360 accounts who did not hold any OCBC 360 account as a primary account holder in the preceding 6 months before the Promotion Period.</p>
New salary crediting arrangement to an OCBC 360 Account	<p>An eligible customer who performs this qualifying transaction will be awarded 2 lucky draw chances. A participant is only entitled to a maximum of 2 chances throughout the Promotion Period, regardless of the number of times he performs this qualifying transaction during the Promotion Period.</p> <p>Chances are only awarded for new salary crediting arrangements to OCBC 360 accounts. The salary crediting arrangement must continue for at least 6 consecutive months.</p>
Successfully applies for an OCBC 365 Credit Card or FRANK Credit Card	<p>An eligible customer who performs this qualifying transaction will be awarded 2 lucky draw chances in respect of each Credit Card. A participant is only entitled to a maximum of 2 chances in respect of each Credit Card throughout the Promotion Period, regardless of the number of times he performs this qualifying transaction during the Promotion Period.</p> <p>The Credit Card application must be approved before the chances are awarded.</p>

	Chances are only awarded for new applicants who have not applied for either Credit Card in the preceding 6 months before the Promotion Period.
Purchase a new OCBC Blue Chip Investment Plan (BCIP) counter or make a new OCBC Unit Trust investment	An eligible customer who performs this qualifying transaction will be awarded 3 lucky draw chances per qualifying month for each new investment of a BCIP counter or Unit Trust Fund.
Purchase Group Term Life Flexi plans or GREATLife Endowment Insurance plans	An eligible customer who performs this qualifying transaction will be awarded 3 lucky draw chances for each new Group Term Life Flexi plan and GREATLife Endowment Insurance plan purchased and in-force during the Promotion Period. A participant is only entitled to a maximum of 3 lucky draw chances for each plan, regardless of the number of qualifying transactions performed during the Promotion Period.  Chances will not be awarded for plans purchased and in-force before the Promotion Period.
Set up a savings goal via Internet or Mobile banking with OCBC	An eligible customer who performs this qualifying transaction will be awarded 1 lucky draw chance for a new savings goal that is set up in the qualifying month. A participant is only entitled to a maximum of 1 chance throughout qualifying month regardless of the number of savings goals set up.  Savings goals set up must be new and done within the qualifying month and Promotion Period.

6. The qualifying customer must be no older than 29 years old on 31<sup>st</sup> December 2019.
7. If the qualifying customer did not win in the preceding lucky draws, their lucky draw chances will be brought forward to the next month's lucky draw, up till the last draw of the campaign on 20 December 2019. See below for illustration of an example of a customer with eligible transactions during the Promotion Period:

Table 2

<b>Qualifying Period</b>	<b>Qualifying Transactions</b>	<b>Lucky Draw Chance</b>
1 August – 31 August 2019	Opens OCBC 360 account	2 Chances
	Credits Salary to OCBC 360 account	2 Chances
	Successfully applies for OCBC 365 credit card	2 Chances
	Invests in 1 new BCIP counter	3 Chances
	Purchases a new Group Term Life Flexi plan	3 Chances
	Set up a new Savings Goal	1 Chance
<b>Lucky Draw Date:</b>	<b>Lucky Draw Outcome</b>	<b>Total</b>
20 September 2019	Did not win	13 Chances
<b>Qualifying Period</b>	<b>Qualifying Transactions</b>	<b>Lucky Draw Chance</b>
1 September – 30 September 2019	Credits Salary to OCBC 360 account	0 Chances
	Successfully applies for FRANK credit card	2 Chances

	Invests in 1 new Unit Trust fund	3 Chances
	Purchases a new GREATLife Endowment Insurance plan	3 Chances
	Monthly recurring investment in the same BCIP counter invested in previous qualifying month	0 Chances
	Monthly recurring premium payment for the same Group Term Life Flexi plan purchased in previous qualifying month	0 Chances
	Set up a new Savings Goal	1 Chances
<b>Lucky Draw Date:</b>	<b>Lucky Draw Outcome</b>	<b>Total</b>
21 October 2019	Did not win	<b>Balance carried forward: 13 Lucky draw chances accumulated in current month: 9 Total: 22</b>
<b>Qualifying Period</b>	<b>Qualifying Transactions</b>	<b>Lucky Draw Chance</b>
1 October – 30 October 2019	Credits Salary to OCBC 360 account	0 Chances
	Monthly recurring investment in the same BCIP counter invested in previous qualifying month	0 Chances
	Monthly recurring premium payment for the same Group Term Life Flexi plan purchased in previous qualifying month	0 Chances
	Monthly recurring investment in the same Unit Trust fund invested in previous qualifying month	0 Chances
	Monthly recurring premium payment for the same GREATLife Endowment Insurance plan purchased in previous qualifying month	0 Chances
<b>Lucky Draw Date:</b>	<b>Lucky Draw Outcome</b>	<b>Total</b>
20 November 2019	Wins \$5,000 Lucky Draw	<b>Balance carried forward: 22 Lucky draw chances accumulated in current month: 0 Total: 22</b>

## Prizes

8. The schedule and prizes offered for the Lucky Draws is as follows:

Qualifying Period	Prize offered	Lucky Draw date
1 August – 31 August 2019	\$5,000	20 September 2019
1 September – 30 September 2019	\$5,000	21 October 2019
1 October – 31 October 2019	\$5,000	20 November 2019
1 November – 30 November 2019	\$5,000	20 December 2019

9. One winner and ten reserve winners will be drawn on each draw date.

If the winner's qualifying account and/or investment or insurance plans are suspended, frozen or closed on or before the draw date, he or she will be disqualified from the draw and a new winner will

be drawn or, at OCBC's election, the prize may be offered to a reserve winner. Winners will be announced on our FRANK by OCBC Facebook account and on the FRANK by OCBC website within seven days from the relevant draw date. We will also contact the winner at the mobile number used for registration for the qualifying transaction.

10. Prizes won in each lucky draw are non-exchangeable and non-negotiable.
11. The cash prizes will be credited into the winner's OCBC 360 account (or, in OCBC's discretion, any other OCBC account held by the winner) within 2 months from the draw date.

## **General**

12. We have the right to end this Promotion or change any terms and conditions at any time without giving you prior notice. This includes changing the rules relating to eligibility and the dates of the Promotion.
13. You may not exchange any prize for other prizes, benefits or cash. We reserve the right to substitute the prize with an item of similar value.
14. All employees of OCBC Bank, its subsidiaries, employees of any partners, sponsors and agencies (including, without limitation, any external auditor(s) and advertising agencies) who are involved in organising the lucky draw as determined by OCBC Bank, shall not be eligible for the draw.
15. By participating in the Promotion, you hereby authorise OCBC Bank to use, disclose and publicise your name and any other particulars determined by OCBC Bank to any persons and in any mode and manner as OCBC Bank may deem appropriate, including without limitation:
  - a. for the announcement of the winners on our FRANK by OCBC Facebook page and the FRANK by OCBC website, and
  - b. for us to contact you regarding the redemption of the prize, and
  - c. to the appointed merchants or such third party as we may in our reasonable discretion determine, to facilitate the redemption of the prizes.
16. Our decision on all matters relating to the promotion will be final and binding on all participants. If there is any difference between these terms and conditions and any brochure, marketing or promotional material relating to the Promotion, these terms and conditions will prevail.
17. OCBC Bank shall not at any time be responsible or held liable for the quality, any defect or malfunction in any gift, and/or for any loss, injury, damage or harm suffered or incurred by or in connection with any prize. OCBC Bank shall not be liable to any account holder or any other persons for any loss or damage arising in connection with the Promotion, including without limitation, any error in computing any chances, any breakdown or malfunction in any computer system or equipment.
18. The laws of Singapore apply to these terms and conditions, and any disputes between you and us will be dealt with in the courts of Singapore. Under the Contracts (Rights of Third Parties) Act (Cap53B), a person who is not a party to any agreement governed by these terms and conditions does not have any right to enforce any of these terms and conditions.

**Dated: 29<sup>th</sup> July 2019**