

Terms & Conditions Governing 2010 Lucky Draw of “Swipe for more monthly rewards” of Joaquim Debit Card of OCBC Bank (China) Ltd

1. Period: From now until December 31, 2010. The first lucky draw shall cover the period from now to the end of February 2010. Thereafter, a lucky draw will take place once every month and three prizes will be awarded each period.
2. Participants: Debit cardholders of OCBC Bank (China) Ltd (“the Bank”) (including holders of primary and supplementary cards).
3. Event: During the period of the Event (except for the first lucky draw), based on the total amount of valid purchases (excluding cancellations and refunds, or transactions without valid grounds) by cardholders at POS terminals of UnionPay merchants in the previous month. Each cardholder is entitled to one chance of the lucky draw (no upper limit) for every RMB500 purchases paid using his/her card. Purchases of amounts less than RMB500 will not be counted. One cardholder can only be entitled to win once each month. Purchases and corresponding lucky draw chances shall be on a monthly basis and cannot be carried over the following months. The first lucky draw shall be based on the valid purchases made from now till the end of February 2010, using the same approach as above.
4. Awards: Three prizes will be awarded in each lucky draw.
5. Any cardholder that has cancelled his/her debit card on or prior to the day of lucky draw, or violated the debit card rules or other terms and conditions of the Bank shall not be eligible for the lucky draw.
6. Awards cannot be exchange for cash or other prizes. Should the awards be lost, no compensation will be made. The awards are as stated, however, the Bank reserves the right to change the types of awards at any time. Please visit the Bank’s website to learn the updated awards information.
7. The winners shall be responsible for their personal income tax associated with the Event and declare to the tax authorities on their own.
8. Special note: This products and services associated with the awards of the Event are not provided by the Bank. The Bank and the providers of the products and services do not have joint venture, partnership, distribution, and agency relationships or co-selling or guarantor relationships. The Bank will not make any representation or provide any guarantee for the products and services to be provided, and will not be undertaking any legal responsibilities. The products and services providers shall be exclusively responsible for any issues in relation to the products and services. The Bank is not to be held liable for the quality of the relevant products or services or any issues arising from them. Any queries and complaints related to the products or services shall be directed to the providers by the winners.
9. Lucky draw method and time: The draw will be generated randomly by a computer system. The Bank will compile the shortlisted via computer system in accordance with the Lucky Draw Rules. The table below lists the dates of lucky draws and announcement of the results. The outcome will be announced via the website of the Bank.

Period	Lucky draw dates	Results announcement dates
From now till 31 December 2010	By the 16 th day of each calendar month between March 2010 and January 2011	By the 20 th day of each calendar month between March 2010 and January 2011

10. Method and time of awards distribution: The Bank shall inform the winners via the contact numbers that the participants keep at the Bank. The winners can claim the awards with valid identity documents. The distribution time is subject to the notice of the Bank.

11. Lucky draw participants should ensure the accuracy of the information of their particulars that are kept at the Bank. Should there be any changes of the particulars, the clients should notify the Bank on a timely basis. The Bank is not to be held liable if the awards cannot be claimed because the Bank's notice fails to reach the clients due to inaccurate or changed contact information.

12. Venue of lucky draw: Headquarters of OCBC Bank (China) Ltd, No. 68 Middle Yincheng Road, Pudong New Area, Shanghai. The lucky draw will be supervised by Shanghai Pudong Notary Public Notary Office.

13. The Bank reserves the right to amend the terms and conditions of the Event without prior notice. OCBC Bank (China) Ltd reserves right of final interpretation of this Event.

14. If the Terms and Conditions of this Event contradict with any marketing materials related to the Event, the former shall prevail.

15. OCBC Bank (China) Ltd Debit Card Customer Service Hotline: 400-670-2888.

16. In case of discrepancy between Chinese and English texts, the Chinese text shall prevail.