



Terms and Conditions Governing OCBC Cycle x TheRideLivesOn (“Contest”)

1. These are the Terms and Conditions of the Contest organised by Oversea-Chinese Banking Corporation Limited (“we”, “us”, “our” or “OCBC”). The act of the participants making a Submission (defined below) in this Contest constitutes acceptance of these Terms and Conditions.

Eligibility and Contest Period

1. The Contest shall run from 3 May 2025 Singapore Time (SGT) 00:00 till 2 June 2025 SGT 23:59, or such other periods(s) as may be determined by OCBC at its absolute discretion (“**Contest Period**”).
2. The act of an Eligible Participant (defined below) posting a comment in the comments section of our “OCBC Cycle x TheRideLivesOn” Facebook, TikTok or Instagram post (“**Contest Post**”) in accordance with the Contest Rules set out below constitutes a Submission.
3. There will be a total of 2 Contest Posts during the Contest Period, and the Contest Posts will be made on OCBC Cycle’s official Facebook, TikTok & Instagram account on the 3 May 2025.
4. To be eligible to win the Prize, you must meet the following criteria for the entire duration of the Contest Period until the winners are selected (“**Eligible Participants**”):
 - a. have a valid and public Facebook, TikTok or Instagram account and upload your Submission via your relevant Facebook, TikTok or Instagram account;
 - b. are a follower of @ocbccycle social media account on the social media platform you have posted your Submission on.
 - c. you are a resident of Singapore.

Contest Rules

5. All Submissions to include
 - a. Your favourite moment of OCBC Cycle 2025 (snapshot of your Strava map, a photo from your ride along the PCN, or a post-ride smile);
 - b. All Submissions include tagging of the official OCBC Cycle’s social media account, and hastag of “#ocbccycle”; and
 - c. All submissions must be posted by 2 June 2025.

6. Eligible Participants are required to keep their Submissions on the Contest Posts live until the selection of the winners is completed.
7. Each Eligible Participant is allowed to submit multiple Submissions. However, Submissions with repeated and/or plagiarised content and/or ideas/captions will be deemed invalid. OCBC shall be entitled to deem at its sole and absolute discretion whether any Submission is valid or not.

Submission Restrictions and Ownership of Submissions

8. All Submissions posted shall become the sole and exclusive property of OCBC. OCBC shall own and have the sole and exclusive right to use, copy, distribute, translate, modify, display and prepare derivative works of any Submission, as well as the right to authorize uses of any Submission by any other party. OCBC shall have the right to obtain and to hold in its own name, copyrights, registrations, or other such protection as may be appropriate, and any extensions and renewals thereof. Eligible Participants shall, if requested by OCBC, assign all intellectual property rights to OCBC on OCBC's terms, and shall take such steps as may be reasonably required by OCBC to perfect such assignment, including without limitation executing such documents as may be reasonably required by OCBC and/or to do all such things necessary to perfect and effect the assignment, and any cost incurred thereof shall be borne by the participant.
9. OCBC will not be held liable for any copying, re-posting, reproduction, publication and/or use of the Submissions, and/or any of the contents therein, whether by OCBC or any third party.
10. All Submission submitted must NOT contain material which is (or promotes activities which are) sexually explicit, obscene, pornographic, violent (e.g., relating to murder, the sales or use of weapons, cruelty, abuse, etc.), discriminatory (based on race, sex, religion, natural origin, physical disability, sexual orientation or age), illegal (e.g. underage drinking, substance abuse, computer hacking, etc.), offensive, threatening, profane, or harassing or which is otherwise inappropriate, at the sole discretion of OCBC. OCBC shall have the right to disqualify and remove such Submissions at its sole discretion without informing the participant.

Prize Details

11. OCBC will, at its sole and absolute discretion, select the most creative Submission as winner within 24 hours after the Contest Post period ends. There will be 50 winners ("**Winner**"), of which 25 will get a Lazer helmet and 25 will get Sunday Shades glasses.
12. The Winner will be notified via the social media account direct message of the social media platform where their winning post was posted within 48 hours after the Contest period ends.
13. The Winner must provide OCBC via direct message with the following information:
 - a. Full Name as per NRIC; and

b. Contact number.

14. Information provided to OCBC will be used solely for the purpose of eligibility verification and Prize fulfilment by OCBC. A winner who fails to provide OCBC with the details in accordance with Clause 5 above shall be deemed as forfeiting the Prize and shall no longer be entitled to the Prize. OCBC shall have the right (but is under no obligation) to select another winner at its sole and absolute discretion.
15. Prizes' terms and conditions apply and will be shared upon fulfilment to the Winner.
16. In the event that a Winner is subsequently disqualified or fails to accept his or her Prize, OCBC reserves the right to select reserve winner(s) to replace that winner.
17. All Prizes are non-transferrable, non-assignable, non-exchangeable, and not saleable for cash, credits or kind. OCBC shall have the right to replace or substitute the Prizes with an item of similar value.

General

18. The eligibility of any participants to participate in this Contest and be awarded any Prize shall be determined at the absolute discretion of OCBC.
19. OCBC may without notice or liability to any party:
 - a. cancel or postpone this Contest;
 - b. vary these terms & conditions; or
 - c. substitute, withdraw or cancel any Prize without disclosing any reason and without any payment or compensation whatsoever.
20. The following will result in the disqualification of Submissions and may result, if discovered after the award of the Prize, in the revoking of the Prize. Participants agree that the list below is not exhaustive, and that OCBC has sole and absolute discretion to determine whether a Submission should be disqualified.
 - a. The Submission is received after the Contest Period;
 - b. The Submission fails to comply with the entry procedure determined by OCBC;
 - c. The Submission has previously won an award in another contest;
 - d. The Submission is the same as or is similar to that already published at any source that may be known to OCBC;
 - e. The Submission infringes on copyright, industrial property right, intellectual property right or other rights of any other photographs, artworks, statements and/or ideas;

- f. The Submission is banned from exhibition or publication;
 - g. Any of these Terms and Conditions are breached or disregarded;
 - h. The Submission does not meet any of the criteria of this Contest;
 - i. The Submission contains invalid, incorrect, inaccurate or incomplete information;
 - j. An attempt is made to subvert the letter and/or spirit of the rules of this Contest;
 - k. The participant is found to be tampering with the entry process or the operation of this Contest or is seen to be acting in an unsportsmanlike or disruptive manner, or with intent to annoy, abuse, threaten or harass any other person; or
 - l. The Submission contains obscene, racist, unethical, dangerous, violent, politically motivated, sexual inference or legally objectionable material, or material that may infringe upon any person's personal or property rights.
21. In opening a Facebook, TikTok or Instagram account and using any services, products or features of the same for the purposes of this Contest, each participant is fully liable and responsible for complying with all terms and conditions as may be imposed by Facebook, TikTok or Instagram for the account and its usage, and OCBC shall not be liable in any way whatsoever for such account and its usage.
22. By participating in the Contest, you agree and consent to OCBC publishing your submission and sharing your Facebook, TikTok or Instagram handle publicly, for the sole purpose of announcing the Winner in the Contest.
23. Acceptance of the Prize constitutes permission for OCBC and any third parties involved in the organisation and administration of the Contest, their advertising and promotional agencies, and other third parties authorised by them, to use the Winner's name, likeness and/or Submissions for advertising and promotional purposes without additional compensation unless prohibited by law.
24. OCBC reserves the right to claw-back and reclaim from any participant any Prize, or the equivalent value of the Prize, if that participant is subsequently disqualified or discovered to be ineligible to participate in the Contest or to receive the Prize. OCBC reserves the right to (i) forfeit or withdraw any Prize at any time; or (ii) (where the Prize has been redeemed) claw-back the Prize or request the relevant participant to repay to or compensate OCBC the value of the Prize at any time, and OCBC shall have the right to debit the value of the Prize plus any goods and services tax or such other amount as it deems fit from any account(s) that the participant holds with OCBC. No person shall be entitled to any payment or compensation from OCBC should any Prize be forfeited or withdrawn, if any Prize is reclaimed by OCBC, or if a participant is asked to repay to or compensate OCBC the value of any Prize for whatsoever reasons.

25. OCBC's decisions on all matters relating to the Contest shall be final and binding on all participants. No correspondence or appeal shall be entertained by OCBC. In the event of any inconsistency between these terms and conditions and any brochure, marketing or promotional material relating to the Contest, these Terms and Conditions shall prevail.
26. OCBC shall not be responsible for any loss or damage to any person in connection with the Contest howsoever arising, including any error in computing chances, any breakdown or malfunction in any computer system or equipment, or any notice which is misdirected or lost in the post or in transmission.
27. OCBC shall not be responsible for the quality, merchantability or fitness for any purpose or any other aspect of any Prize, the Contest or any product and/or service relating to any Prize or the Contest. Notwithstanding anything herein, OCBC shall not at any time be responsible or held liable for any defect or malfunction in any product or the deficiency in any service provided, and/or any loss, injury, damage or harm suffered or incurred by or in connection with any Prize or the Contest, and/or the use of any product and/or service relating to any Prize or the Contest, by any person.
28. By participating in this Contest, all Eligible Participants hereby agree and consent to the collection, use and disclosure of their personal data by OCBC and its related corporations (collectively, "OCBC Group") for the purposes of managing and administering this Contest, and such other related purposes ("Purposes"), in accordance with OCBC's Data Protection Policy (which can be accessed via the OCBC website > Personal Banking > Policies). The Eligible Participant confirms that any third party whose personal data has been provided in the Submission has consented to the collection, use and disclosure of their personal data by OCBC Group for the same Purposes.
29. These Terms and Conditions shall be governed by the laws of Singapore and each participant in the Contest irrevocably submits to the non-exclusive jurisdiction of the courts of Singapore. A person who is not a party to any agreement governed by these terms and conditions shall have no right under the Contracts (Rights of Third Parties) Act 2001 to enforce any of these terms and conditions.