

Terms & Conditions Governing the 'OCBC Online Exclusive SGD80+40 Cashback Promo for New Cardholders' Promotion (the "Promotion")

Promotion Period

1. The promotion period shall be from 1st March 2019 to 30th April 2019 (both dates inclusive), or such other period(s) as may be determined by Oversea-Chinese Banking Corporation Limited ("OCBC Bank") in its absolute discretion (the "Promotion Period").

Eligibility

2. This Promotion is only applicable to: (a) new OCBC Credit Cardmembers who have applied for at least one of the Eligible Cards set out in Clause 3 below via ocbc.com during the Promotion Period, and (b) whose card application was made on or before 30th April 2019 and approved by 31st May 2019 (the "Eligible Customer"). For the avoidance of doubt, existing supplementary OCBC credit cardholders who do not hold any OCBC credit cards as a principal cardholder are eligible to participate in this Promotion.
3. This Promotion is only applicable for applications made for following OCBC Credit Cards (the "Eligible Cards"):
 - a. OCBC 365 Credit Card;
 - b. FRANK Credit Card;
 - c. OCBC Plus! Visa Credit Card;
 - d. NTUC Plus! Visa Credit Card;
 - e. OCBC Cashflo Credit Card;
 - f. OCBC Great Eastern Cashflo Credit Card;
 - g. OCBC Robinsons Group Credit Card;
 - h. OCBC Titanium Rewards Credit Card (Blue); and
 - i. OCBC Titanium Rewards Credit Card (Pink)
4. Subject to the fulfilment of Clause 2 above to the absolute satisfaction of OCBC Bank, an amount of S\$80 (the "Cashback") will be credited into the approved Eligible Card account of the Eligible Customers. The Cashback will be credited based on the following schedule:
 - a. Cards approved in the month of March 2019 – by 30th April 2019.
 - b. Cards approved in the month of April 2019 – by 31st May 2019.
 - c. Cards approved in the month of May 2019 – by 30th June 2019.
5. Eligible Customers who spend a minimum of S\$300 of Qualifying Spend (as defined in Clause 6 below) on their approved Eligible Card by end of the next month following their card approval date will also receive a S\$40 cashback (the "Additional Cashback"). The Additional Cashback will be credited into the Eligible Customer's approved Eligible Card account based on the following schedule:
 - a. Qualifying Spend made by 30th April 2019 - by 31st May 2019.
 - b. Qualifying Spend made by 31st May 2019 - by 30th June 2019.
 - c. Qualifying Spend made by 30th June 2019 - by 31st July 2019.

6. "Qualifying Spend" refers to any retail transactions (including face to face or online purchases), but exclude Transactions made via NETS, annual card fees, Cash on Instalment, Instalment Payment Plan, Interest, Late Payment charges, Tax Payment, Cash Advances, Balance Transfers, Internet Banking, AXS, SAM or any other payment network and all other bank fees and charges are excluded from the calculation of the spend for this Promotion. For the avoidance of doubt, OCBC has absolute discretion to determine whether or not a transaction is considered a "retail transaction". The Qualifying Spend can be aggregated between Principal and Supplementary Cardmembers of the Eligible Card and is only valid for transactions posted within the Promotion Period.
7. Subject to the terms and conditions of this Promotion being fulfilled, each Eligible Customer is only entitled to receive a maximum of one Cashback and one Additional Cashback under this Promotion. For the avoidance of doubt, the aggregate amount of cashbacks that an Eligible Customer can earn under this Promotion is S\$120.
8. This Promotion shall not apply in conjunction with any other privileges or promotions unless otherwise stated.
9. For the avoidance of doubt, card applications submitted through other promotion channels will not be eligible for this Promotion.
10. Applicants who had cancelled existing OCBC Credit Card facilities within the last 6 months prior to this Promotion and re-applied for it under this Promotion are not eligible to participate in this Promotion.

General

11. OCBC Bank reserves the right at its absolute discretion to terminate this Promotion or vary, delete or add to any of these terms and conditions from time to time without notice including without limitation, the eligibility of any Credit Cardmember and the dates of this Promotion.
12. OCBC Bank's decision on all matters relating to this Promotion will be at its absolute discretion and will be final and binding on all participants. No correspondence shall be entertained. In the event of any inconsistency between these terms and conditions and any brochure, marketing or promotional material relating to this Promotion, these terms and conditions will prevail.
13. These terms and conditions shall be governed by the laws of Singapore and the participants in this Promotion irrevocably submit 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 (Cap 53B) to enforce any of these terms and conditions.

Version date: 11th April 2019