

## Terms & Conditions Governing the OCBC 90°N Household Referral Promotion (the “Promotion”)

### Promotion Period

1. The promotion period shall run from 12 August 2022 to 31 October 2022 (both dates inclusive), or such other period(s) as may be determined by Oversea-Chinese Banking Corporation Limited (“OCBC Bank”) at its absolute discretion (the “Promotion Period”).

### Eligibility

2. You will qualify for the Promotion (“Eligible Cardmember”) if:
  - a. you have successfully referred a cardmember (“Referee”) under the same household, as defined by having the same address indicated in your NRIC and office addresses are not eligible;
  - b. you and your Referee Eligible Card account is active and in good standing with OCBC Bank from the start of the Promotion Period until 6 months after the end of the Promotion Period;
  - c. your Referee has made at least one (1) Qualifying Spend on Referee’s Eligible Card within three (3) months after approval of the Eligible Card in accordance with the terms and conditions of the Promotion (“Minimum Qualifying Spend”);

### By participating in this Promotion

3. The Eligible Cardmember and Referee consent to OCBC Bank collecting, using, and disclosing their personal data for the purposes of verifying their identity and assessing their eligibility for the Promotion, administering the Promotion, and the fulfilment of any prizes and gifts under the Promotion (“Promotion Purposes”). When the Eligible Cardmember submits the personal data of the Referee, he/she must ensure that he/she has obtained the consent of the Referee to disclose his/her personal data to OCBC Bank for the Promotion Purposes. In addition, both the Eligible Cardmember and Referee consent to the following:
  - a. The Eligible Cardmember consents to having the Referee and his or her name disclosed to the person(s) referred by them to OCBC Bank; and
  - b. The Referee consents to having his or her name and status of successful signing up under the Promotion disclosed to the Referrer.

### Definitions

4. “Eligible Cards” means any of the following OCBC Cards:
  - a. OCBC 90°N VISA
  - b. OCBC 90°N Mastercard
5. “New to OCBC Bank” refers to any person who does not hold or is not approved for any accounts, loans, facilities, investment products and/or other products or services provided by OCBC Bank;
6. “New to OCBC Credit Cards” refers to any person who (i) currently does not hold an existing OCBC Credit Card as the principal cardholder, and (ii) has not held an OCBC Credit Card as the principal cardholder in the previous six (6) months. Applicants who had cancelled existing OCBC Credit Card facilities within the last six (6) months prior to the commencement of the Promotion and re-applied for such facilities under the Promotion are not eligible to participate in the Promotion; and

7. “Existing to OCBC Credit Cardmembers” means any person who is not New to OCBC Credit Cards or New to OCBC Bank.
8. “Qualifying Spend”:
  - a. refers to any retail transaction (including face to face or online purchases);
  - b. does not include payments or transactions relating to annual card fees, insurance premiums, Cash-On-Instalment IPP, extended payment plan, income tax payment, bill payments made via Internet Banking, bill payments made via AXS, interest, late payment charges, goods and services taxes, cash advances, balance transfers, bus/MRT transactions, Transit top-up, contactless payments and other bank fees and charges;
  - c. does not include payments made to or transactions performed at merchants that fall into the exclusion categories/excluded organisations as set out by OCBC Bank in Clauses 1.4 to 1.6 of the Terms and Conditions Governing OCBC 90°N Mastercard Programme or Terms and Conditions Governing OCBC 90°N Visa Card Programme; and
  - d. will be determined by its transaction date based on Singapore Timing (UTC+08:00). For avoidance of doubt, the date on which the transaction is submitted or posted may differ from the actual date the transaction was made and OCBC Bank bears no liability for any late submission or transaction posting of any purchase by any merchant that might affect the Promotion.

#### Promotion Mechanics

9. Eligible Cardmembers who meet all the conditions under this Promotion will qualify to receive the Travel\$ (“Reward”) set out in the corresponding table below

<b>New to OCBC Bank or New to OCBC Credit Cards</b>	<b>Month 1 (Travel\$)</b>	<b>Month 2 (Travel\$)</b>	<b>Month 3 (Travel\$)</b>
<b>Eligible Cardmember</b>	500	500	500
<b>Referee</b>	500	500	500

<b>Existing to OCBC Credit Cardmembers</b>	<b>Month 1 (Travel\$)</b>	<b>Month 2 (Travel\$)</b>	<b>Month 3 (Travel\$)</b>
<b>Eligible Cardmember</b>	200	200	200
<b>Referee</b>	200	200	200

For avoidance of doubt, Referee must make at least one (1) transaction each month to qualify for the Travel\$ for the month.

10. Eligible Cardmember can refer as many household member in the same address as per their NRIC
11. Eligible Cardmember from 1 household gets a maximum of one (1) Reward regardless of the number of applicants referred.
12. Both Eligible Cardmember and Referee can earn the Travel\$ up to three (3) months after card approval.

## Reward

13. The Reward will be credited 2 months after the end of the applicable Eligible Period.
14. OCBC Bank reserves the right and at any time at its absolute discretion and without giving any reason or notice to withdraw, clawback, cancel and/or invalidate any Reward awarded to any customer without liability. A customer will not be entitled to any payment or compensation whatsoever in respect of such withdrawal, clawback, cancellation or invalidation.
15. OCBC Bank reserves the right to claw-back and deduct from any of the Eligible Cardmember's accounts with OCBC Bank the equivalent value of the Reward if the Eligible Cardmember terminates his/her Card during, or within six (6) months from the end of, the Promotion Period. Further, if any Eligible Cardmember is subsequently discovered to be ineligible to participate in the Promotion or to receive the Reward, OCBC Bank reserves the right to (i) forfeit or withdraw the Reward at any time; or (ii) (where the Reward has been redeemed) claw-back the Reward or request the relevant customer to repay to or compensate OCBC Bank the value of the Reward at any time, and OCBC Bank shall have the right to debit the value of the Reward plus any goods and services tax or such other amount as it deems fit from the account(s) of the customer. No person shall be entitled to any payment or compensation from OCBC Bank should any Reward be forfeited or withdrawn, if any Reward is reclaimed by OCBC Bank, or if a customer is asked to repay to or compensate OCBC Bank the value of the Reward for whatsoever reasons.

## General

16. The eligibility of any Eligible Customer to participate in this Promotion and/or shall be determined at the absolute discretion of OCBC Bank.
17. OCBC Bank reserves the right at its absolute discretion to terminate the Promotion or vary, delete or add to any of these terms and conditions at any time without notice including without limitation, the eligibility of any customer and the dates of the Promotion.
18. OCBC Bank shall not be responsible for the quality, merchantability or fitness for any purpose or any other aspect of the Promotion, or any product and/or service relating to the Promotion. Notwithstanding anything herein, OCBC Bank 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 the Promotion, and/or the use of any product and/or service relating to the Promotion, by any person.
19. OCBC Bank's decisions on all matters relating to the Promotion shall be final and binding on all participants. No correspondence or appeal shall be entertained by OCBC Bank. In the event of any inconsistency between these terms and conditions and any brochure, marketing or promotional material relating to the Promotion, these terms and conditions shall prevail.
20. OCBC Bank shall not be responsible for any loss or damage to any person in connection with the Promotion 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.
21. These terms and conditions shall be governed by the laws of Singapore and each participant in the Promotion 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.

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