

**Terms and Conditions Governing the OCBC PayLite Cashback Online Promotion 2015
(the “Promotion”)**

1. The promotion period is from 2 March 2015 until 30 April 2015 (both dates included) or such other period as may be determined by Oversea-Chinese Banking Corporation Limited (“OCBC”) in its absolute discretion (the “Promotion Period”).
2. You are eligible to take part in the Promotion (“Eligible Cardmembers”) if:
 - (a) You are a principal cardmember;
 - (b) You successfully convert a transaction on at least one OCBC Credit Card into PayLite via OCBC Internet Banking.
 - (c) Your OCBC Credit Card account(s) are in good standing with OCBC during the Promotion Period
3. Eligible Cardmembers will only receive cashback for the first 3 PayLite online applications, regardless of the number of transactions which has been successfully converted into PayLite on their OCBC Credit Cards in accordance with the terms of the promotion during the Promotion Period.
4. The cashback amount to be awarded for each of the first 3 PayLite online applications made will depend on the tenure that the Eligible Cardmembers signed up for, where 3 or 6 months PayLite both entitles the Eligible Cardmember to S\$10 cashback while 12 months PayLite entitles the Eligible Cardmember to S\$15 cashback.
5. OCBC will in its absolute discretion credit the qualifying cashback amount into any of the card accounts of the principal cardmember set up with PayLite by 30 June 2015.
6. You cannot transfer or exchange the cashback for cash, or other benefits.
7. Your OCBC Credit Card account must be active and in good standing at the time of crediting.
8. 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 at any time without notice including without limitation, the eligibility of any cardholder and the dates of this Promotion.
9. OCBC Bank’s decisions on all matters relating to this Promotion shall be final and binding on all participants. No correspondence or appeal shall be entertained by OCBC Bank.