

***Terms and Conditions Governing the OCBC PayLite S\$10 Cashback Promotion 2014
(the "Promotion")**

1. The promotion period is from 6 November 2014 until 31 December 2014 (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 Online Banking.
 - (c) Your OCBC Credit Card account(s) are in good standing with OCBC during the Promotion Period; and
3. Eligible Cardmembers will receive a maximum of S\$10 cashback under this Promotion, 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. OCBC will in its absolute discretion credit the S\$10 cashback into any of the card accounts of the principal cardmember set up with PayLite by 31 January 2015.
5. You cannot transfer or exchange the cashback for cash, or other benefits.
6. Your OCBC Credit Card account must be active and in good standing at the time of crediting.
7. 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.
8. 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.