

## **Terms and Conditions Governing the OCBC Apple Pay \$20 Rebate Promotion (the “Promotion”)**

### **Promotion Period**

1. The promotion period will be from 2 June 2017 to 31 July 2017 (both dates included) or when the rebates of S\$200,000 has been fully redeemed or such other period as may be determined by Oversea-Chinese Banking Corporation Limited (“OCBC”) in its absolute discretion (the “Promotion Period”).

### **Eligibility**

2. You are eligible to take part in the Promotion (“Eligible Cardmembers”) if you are an existing OCBC cardholder and your OCBC Credit Card account(s) are in good standing with OCBC during the Promotion Period.
3. OCBC Cashflo MasterCard, OCBC GE Cashflo MasterCard, OCBC Debt Consolidation Card, OCBC Corporate Cards and Private Label Cards are excluded from this Promotion.

### **Cashback**

4. Eligible Cardmembers will receive S\$10 cashback for each of the following conditions during the Promotion Period:  
(a) where you have made an Apple Pay transaction at the Apple Retail Store or Apple Store App within the Promotion Period, you are entitled to receive a S\$10 cashback; and/or  
(b) where you have made an Apple Pay transaction after taking up the OCBC 0% Interest Instalment Payment Plan on purchases from Apple (“OCBC IPP Offer”) at the Apple Retail Store within the Promotion Period, you are entitled to receive another S\$10 cashback. The terms and conditions of the OCBC IPP Offer can be found at [www.ocbc.com/appleipp](http://www.ocbc.com/appleipp).  
For this condition to be fulfilled:  
i) The OCBC IPP Offer has to be approved.  
ii) The Apple Pay transaction and the OCBC IPP Offer have to be made with the same Credit Card.
5. These transactions do not qualify for the Promotion: Cash advances, balance transfers, bank charges, finance and late charges, refunded and disputed transactions. In the event of any ambiguity, OCBC retains the right to determine whether a particular transaction qualifies.
6. The rebates are awarded on a first come first served basis, based on the time when all requirements are fulfilled for each condition. The total rebates to be awarded is S\$200,000 for both conditions.
7. Your OCBC Credit Card account will be credited with the relevant cashback amount by 31 September 2017. OCBC has the discretion to credit any Credit Card account held by the Cardmember.
8. Eligible Cardmembers are entitled to receive the cashback only once under the Promotion.
9. You cannot transfer or exchange the cashback for cash, credit or other benefits.
10. Your OCBC Credit Card account must be active and in good standing at the time of crediting.
11. OCBC has the right to end or withdraw the Promotion without giving you notice.

### **Miscellaneous**

12. OCBC’s decision on all matters relating to the Promotion will be final. If there is any difference between these terms and conditions and any brochure, marketing or promotional material relating to the Promotion, these terms and conditions will apply.
13. OCBC will not be responsible or held liable for any loss to or expenses you or any person incur in connection with the Promotion, including any error in computation, any breakdown or malfunction in any computer system or equipment.
14. We have the right to change any terms and conditions without giving you notice. This includes changing the rules relating to who is eligible for the Promotion and the dates of the Promotion.
15. The laws of Singapore apply to these terms and conditions, and any disputes between the participants and OCBC will be dealt with in the courts of Singapore. Under the Contracts (Rights of Third Parties) Act (Cap 53B), a person who is not a party to any agreement governed by these terms and conditions does not have the right to enforce any of these terms and conditions.