



Terms and conditions governing OCBC Cards CNY Spend & Redeem 2015 Promotion ("The Spend & Redeem")

"You" refers to the customer.

"We/ us" refers to OCBC.

Promotion period

1. To qualify for The Spend & Redeem, you need to incur the specified minimum spend from 21 January and 13 February 2015 (both dates inclusive) ("qualifying spend period").

The Spend & Redeem Gift

2. There are a total of 2,500 New Moon Abalone Lavish Gift Sets (U.P. S\$60) available for redemption. Each gift set contains:
 - one (1) can of New Moon New Zealand Abalone (425g) and
 - one (1) can of New Moon Pacific Clams (425g).
3. Each Cardmember can only redeem 1 gift set under The Spend & Redeem.
4. Gifts are available on a first come-first served basis, while stocks last.

How to qualify for the redemption and Proof of transactions

5. You are eligible to take part in The Spend & Redeem if you:
 - hold an OCBC principal or supplementary Credit or Debit Card (other than Private Label cards and Corporate Cards) which is in good standing ("Card"); and
 - spend at least S\$2,388 (including a minimum of S\$80 nett spent at the participating NTUC FairPrice outlets) on your Credit/Debit Cards from 21 January to 13 February 2015, both dates inclusive.
6. To redeem each gift set, you must go to any participating FairPrice outlet together with all the items below:
 - your NRIC or passport
 - up to six(6) combined original charge slips
 - your Credit/Debit Card(s) used for the transactions (Corporate Cards and Private Label Cards are excluded)
7. All your charge slips must be dated between 21 January and 13 February 2015, both dates inclusive. We will only accept valid hard-copy charge slips.
8. Original charge slips with these Card transactions qualify:
 - Retail transactions made in Singapore
 - New instalment plans. The full purchase amount charged to the card with an original charge slip will be considered as a qualified transaction.
9. These Card transactions do NOT qualify:
 - transactions carried out overseas, online or by phone
 - NETS transactions

- recurring payment transactions
- cash advances
- balance transfers
- payment to financial institutions (including banks, insurance companies and securities/brokerage firms)
- payment of funds to prepaid accounts (e.g. EZ-link transactions, TransitLink transactions etc)
- the unbilled amount for existing instalment plans.

10. We will decide the type of transactions which qualify under this promotion. You will only be able to redeem a gift set if we are of the view that the transactions qualify under this promotion.

11. Once you have used a charge slip to redeem your gift set pursuant to the terms of The Spend & Redeem, you cannot use it again for this promotion or any other OCBC promotions.

12. You cannot use other Cardmembers' charge slips to redeem the gift. Principal and supplementary Cardmembers cannot use each other's charge slips for this promotion.

13. Subject to the conditions in paragraph 5 being fulfilled, you are entitled to redeem only **one (1) gift set** regardless of the amount you have spent. The charge slip used for the redemption cannot be used to redeem any gift set under this promotion or for other promotions thereafter.

14. We reserve the right to debit the full retail value of the redeemed item from any of your accounts with us if you, after successfully redeeming the gift set:

- a) have made multiple gift redemptions during the qualifying spend period
- b) terminate the Card account within six (6) months from 13 February 2015; or
- c) reverse any of the Card transactions made during the qualifying period within six (6) months from date of that Card transaction.

Where to redeem your gift

15. You can redeem your gift set from 21 January to 13 February 2015, at 8 selected participating NTUC FairPrice outlets (listed below in table 1).

16. We will not reserve any gift set for any person or entertain any request to transfer them to another outlet or another person.

General

17. You cannot exchange the gift set available under this promotion for cash, credit or other benefits. We have the right to substitute the gift set with an item of similar value.

18. We will not be responsible if any gift set you redeem is of poor quality, is not suitable to be sold or used or is not fit for any purpose. We will not be responsible or held liable for any damage to or fault in any gift set, or for any loss, injury or harm any person suffers in connection with using any gift set.

19. We have the right to end this promotion or change any terms and conditions at any time without giving you notice. This includes changing the rules relating to who is eligible for the promotion and the dates of the promotion.

20. You allow us to reveal information about you or your account to any person (including the people involved in organising, promoting and carrying out The Spend & Redeem) as we see fit.

21. Our decision on all matters relating to The Spend & Redeem will be final and binding on all participants. If there is any difference between these terms and conditions and any brochure, marketing or promotional material relating to The Spend & Redeem, these terms and conditions will prevail.

22. The laws of Singapore apply to these terms and conditions, and any disputes between you and us 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.

Table 1 NTUC FairPrice outlets

Outlet		Address	Operating hours
FairPrice Xtra	JEM	50 Jurong Gateway Road #B1-21/22 & B3-01 Singapore 068549	07:00 AM - 11:00 PM
	Kallang Wave Mall	1 Stadium Place, #01-29 Singapore 397628	08:00 AM - 10:30 PM
	Nex Mall	23 Serangoon Central, #03-42 Singapore 556083	24 Hours
FairPrice Finest	100AM at AMARA	100 Tras Street, #B1-01 Singapore 079027	08:00 AM - 10:00 PM
	Bedok Mall	311 New Upper Changi Road, #B2-60 Singapore 467360	08:00 AM - 11:00 PM
	Bukit Timah Plaza	1 Jalan Anak Bukit, #B1-01 & #B2-01 Singapore 588996	24 Hours
	Century Square	2 Tampines Central 5, #B1/07/08/17 Singapore 529509	09:00 AM - 10:00 PM
	The Woodgrove	30 Woodlands Ave 1, #01-11, Singapore 739065	24 Hours