

**Terms and Conditions Governing the Overseas Spend Cashback Promotion:
8 June – 3 July 2016 (“Overseas Spend”)**

“You” refers to the customer.

“We/ us” refers to OCBC.

Eligibility

1. The Overseas Spend campaign runs from 8 June 2016 Singapore Time (SGT) 00:01 till 3 July 2016 SGT 23:59 (both dates inclusive) or such other date(s) as may be determined and notified by OCBC Bank in its sole and absolute discretion from time to time without prior notice in whatever mode of communication as OCBC Bank deems fit (“Promotion Period”).
2. To qualify for the Overseas Spend Cashback promotion (the “Promotion”), you need to incur a minimum spend (“Qualifying Spend”) as outlined in Clause 6 on overseas purchases (“Qualifying Transactions”) charged to your OCBC Credit/Debit Cards during the Promotion Period.
3. Qualifying Transactions refers to overseas MasterCard/VISA card transaction(s) that are made in foreign currencies.

This excludes transactions made overseas in Singapore dollars, and card-not-present transactions such as online transactions and mail/phone order (whether in Singapore dollars or foreign currencies). This also excludes bill payments/funds transfers made using OCBC Online or Mobile Banking.

4. You are eligible to take part in the Promotion (“Eligible Cardmembers”) if:
 - a) You are an existing OCBC Credit or Debit Cardholder (Corporate Cards, Business Cards and Private Label Cards are not eligible); and
 - b) Your OCBC Credit/Debit Card account(s) are in good standing with OCBC during the Promotion Period; and
 - c) You meet the Qualifying Spend amount of Qualifying Transactions within the Promotion Period; and
 - d) You have SMS in to participate for the Promotion and have received a successful reply on your participation.
5. Qualifying Transactions performed on a Supplementary Credit Card will be rolled up under the Principal Credit Cardmember. Should a Supplementary Credit Cardmember and the Principal Credit Cardmember both SMS in to participate and qualify for the cashback, only the Principal credit Cardmember will be entitled to the cashback.

Participation and Qualification

6. There are three (3) cashback amounts available with the respective minimum spend tiers, equivalent in Singapore Dollars (SGD).

Table 1

Minimum Spend Tier (Equivalent in SGD)	Cashback Amount	No. of Eligible Cardmembers who can qualify (the "Qualifying Cardmembers")
S\$6,000	S\$120	100
S\$3,000	S\$45	500
S\$1,500	S\$15	1,000

7. To participate in this Promotion, during the Promotion Period, Eligible Cardmembers must follow the steps below:

Step 1: Charge a minimum equivalent spend amount in foreign currencies.
(As set out in Table 1 of Clause 6 above)

Step 2: Send **Keyword** <space> **16-digit OCBC card number** to **76062**
Example: FX6000 4524192088888888

Table 2

Minimum Spend Tier (Equivalent in SGD)	Cashback Amount	Keyword
S\$6,000	S\$120	FX6000
S\$3,000	S\$45	FX3000
S\$1,500	S\$15	FX1500

Step 3: Wait for our SMS reply to inform you if you are one of the Qualifying Cardmembers in your registered spend tier by 1 August 2016.

8. You must send in the SMS in the format specified using a Singapore-registered mobile number. An SMS sent from an overseas mobile number will not qualify.
9. If you are sending in the SMS from overseas using your Singapore-registered mobile number, you agree that the associated roaming SMS fees will be borne by you.

OCBC will not be responsible for any failure or delay in the transmission of such SMS.

10. You can only send one (1) SMS for the respective spend tier which you will like to participate in.
11. Registration is allocated on a first-come, first-served basis according to the time stamp of the SMS in Singapore Time (SGT).
12. Qualifying Cardmembers for each spend tier will be determined based on a combination of factors:
- Total spend transacted between the Promotion Period and settlement in bank's records posted by 8 July 2016
 - SMS registration timing
 - Minimum Qualifying Spend

13. The last day you can SMS in to participate will be on 03 July 2016 at 2359 hours, or when the registration slots are full, whichever is earlier.
14. Overseas Spend transactions must be made in foreign currencies. The total amount of your Overseas Spend transaction shall be based on the bank's prevailing FX rates at the point of transaction.
15. For your reference, the currency conversion rates for major foreign currencies are as provided in Table 3. Do note that these are indicative only, and actual bank rates will apply upon point of transaction.

Table 3

Currency Name	Unit	SGD per Unit
US Dollar	1 USD	1.305
Australian Dollar	1 AUD	0.950
British Pound	1 GBP	1.884
Euro	1 EUR	1.473
New Zealand Dollar	1 NZD	0.885
Japanese Yen	100 JPY	1.195
Chinese Yuan Renminbi	100 RMB	20.003
Hong Kong Dollar	100 HKD	16.812
Indian Rupees	100 INR	1.950
South Korean Won	100 KRW	0.110
Taiwan New Dollar	100 TWD	4.003
Thai Baht	100 THB	3.665
Malaysian Ringgit	1 MYR	0.323

16. In the event of any ambiguity, OCBC retains the right to determine whether a particular transaction qualifies as an "Overseas Spend" transaction.
17. You will be eligible to receive the cashback if you meet the following conditions:
 - a) You have made the Qualifying Transactions and the Qualifying Spend for the spend tier (as set out in Table 1 of clause 6 above) during the Promotion Period; and
 - b) You have SMS in to participate for the Overseas Spend campaign and successfully registered a slot in the campaign; and
 - c) You qualify as one of the Qualifying Cardmembers for the spend tier that you had registered for. The number of Qualifying Cardmembers is as per set out in Table 1 of Clause 6.
18. Eligible Cardmembers who qualify for the cashback can only receive a one (1) time cashback for one (1) spend tier that they have registered and qualified for, whichever higher. In other words, he/she cannot receive cashback for more than one spend tier.
19. You will receive an SMS from OCBC by 1 August 2016 to inform you if you are one of the Qualifying Cardmembers that have qualified for the cashback amount in the spend tier you have registered for.
20. Your OCBC Credit/Debit Card account that you have registered with will be credited with the relevant cashback amount on or before 8 August 2016, barring any unforeseen technical delays, and provided that the card account is active and in good standing (i.e. not suspended, cancelled or terminated).

Notwithstanding anything to the contrary, should you be holding a supplementary card account that is eligible for the cashback, the cashback amount will be credited into the principal cardholder's credit card account instead.

21. These Card transactions **DO NOT** qualify (whether in Singapore dollars or foreign currencies):
- online transactions
 - transactions carried out by phone
 - transactions carried out by mail order
 - NETS transactions
 - recurring payment transactions
 - instalment payment plans
 - cash advances
 - balance transfers
 - insurance premiums charged to your Card account
 - payment to financial institutions (including banks and securities/brokerage firms)
 - payment of funds to prepaid accounts
 - bill payments and/or funds transfer made using OCBC Online or Mobile Banking
 - Donations and charity made over the internet
 - any amount charged during the Qualifying Period that is not posted to your Card Account(s) and/or subsequently cancelled, voided, refunded or reversed
 - any fees and charges (including but not limited to annual card fees, CCY conversion fees, interest fees, finance charges and/or late payment charges)
22. In the event a Qualifying Transaction is cancelled or reversed which resulted in total spend falling below the minimum Qualifying Spend during the Promotion Period (as set out in Table 1 of Clause 6), we reserve the right to debit the full value of the cashback from the card account that it was credited into.

General

23. Cashback awarded under this Promotion are not transferable to any other card account of the Cardholder or to any other person, and are not exchangeable for cash or credit.
24. We are not responsible for any failure or delay in the transmission or posting of such transactions by any party including but not limited to acquiring banks, merchant establishments, or any telecommunication provider.
25. 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.
26. 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 Promotion) as we see fit.
27. Our decision on all matters relating to this Promotion 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 promotion, these terms and conditions will prevail.
28. 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. A person who is not a party to any agreement governed by these terms and conditions does not have the right under the Contracts (Rights of Third Parties) Act (Cap 53B) to enforce any of these terms and conditions.
29. This information is correct at the time of printing on 8 June 2016.