

Terms and conditions governing OCBC Cards GSS Spend & Redeem 2014 Promotion (“The Spend & Redeem”)

“You” refers to the customer.

“We/ us” refers to OCBC.

Qualifying period

- To qualify for The Spend & Redeem, you need to incur the specified minimum spend between 30 May and 27 July 2014 (including both dates) (“Qualifying Period”).

Spend & Redeem gifts

- You can redeem three (3) different types of gifts:
 - Samsung GALAXY Tab 3 Lite (7.0”) WiFi
 - Samsung GALAXY Gear Fit
 - Samsung GALAXY S5 LTE
- There are a total of 900 gifts available for redemption.

Gift	Retail Value	Quantity of Gifts Available
Samsung GALAXY Tab 3 Lite (7.0”) WiFi	S\$198	600
Samsung GALAXY Gear Fit	S\$268	150
Samsung GALAXY S5 LTE	S\$1,068	150

- Samsung GALAXY Tab 3 Lite (7.0”) WiFi comes in two (2) colours – white and black. Colours are available on a first-come, first-served basis and are subject to availability.
- Samsung GALAXY Gear Fit comes in black colour only.
- Samsung GALAXY S5 LTE comes in two (2) colours – white and black. Colours are available on a first-come, first-served basis and are subject to availability.
- If any of the gifts becomes unavailable, we have the right to replace it with an item of similar value.

To be eligible

- You are eligible to take part in The Spend & Redeem if you:
 - hold an OCBC principal or supplementary Credit or Debit Card which is in good standing (“Card”) (Private Label Cards do not qualify); and
 - meet the following minimum qualifying spend amount within the Qualifying Period:

Gift	Required Minimum Qualifying Spend
Samsung GALAXY Tab 3 Lite (7.0”) WiFi	S\$3,000
Samsung GALAXY Gear Fit	S\$7,000
Samsung GALAXY S5 LTE	S\$18,000

To participate

9. Step 1: Spend the required minimum qualifying spend amount for the respective gifts within the Qualifying Period.

Step 2: Send **SMS Code**<space>**NRIC**<space>**Full Name** to **76062**.

Gift	SMS Code	Example
Samsung GALAXY Tab 3 Lite (7.0") WiFi	TAB	TAB S1234567A JACK TAN JIA MING
Samsung GALAXY Gear Fit	FIT	FIT S1234567A JACK TAN JIA MING
Samsung GALAXY S5 LTE	S5	S5 S1234567A JACK TAN JIA MING

Step 3: Wait for our SMS reply to inform you if you are one of the first 900 Cardmembers who qualify for the gifts.

10. You must send in the SMS in the form specified using a Singapore-registered mobile number. An SMS sent from an overseas number will not qualify.

How we will determine whether you meet the minimum qualifying spend and allocate the 900 gifts

11. These Card Transactions qualify:

- retail transactions made locally, overseas or online;
- recurring payment transactions; and
- new instalment plans. The full purchase amount charged to the Card will qualify.

12. These Card Transactions do not qualify:

- cash advances;
- balance transfers; and
- the unbilled amount for existing instalment plans.

13. Your qualifying spend will be calculated based on all qualifying transactions made on all Cards under your NRIC during the Qualifying Period and posted to the Card Account between 30 May 2014 Singapore Time (SGT) 00:00 and 27 July 2014 SGT 23:59.

14. The qualifying spend amount is non-cumulative and you need to meet the respective minimum card spend required for each gift.

15. We will not aggregate the spending of the principal Cardmember and supplementary Cardmember together in determining whether the minimum qualifying spend is reached.

16. Once you are eligible to participate and you have sent an SMS to register, you can redeem a maximum of one (1) of each of the three (3) gifts. You need to send one (1) SMS for each gift that you would like to redeem.

Examples:

Total spend	What you SMSed	What you may get
S\$6,000	TAB S1234567A JACK TAN JIA MING	<ul style="list-style-type: none"> • 1 x Samsung GALAXY Tab 3 Lite (7.0") WiFi

S\$13,000	SMS 1: TAB S1234567A JACK TAN JIA MING SMS 2: FIT 1234567A JACK TAN JIA MING	<ul style="list-style-type: none"> • 1 x Samsung GALAXY Tab 3 Lite (7.0") WiFi • 1 x Samsung GALAXY Gear Fit
S\$28,000	SMS 1: TAB S1234567A JACK TAN JIA MING SMS 2: FIT S1234567A JACK TAN JIA MING SMS 3: S5 S1234567A JACK TAN JIA MING	<ul style="list-style-type: none"> • 1 x Samsung GALAXY Tab 3 Lite (7.0") WiFi • 1 x Samsung GALAXY Gear Fit • 1 x Samsung GALAXY S5 LTE

17. Gifts are allocated on a first-come, first-served basis according to the time stamp of the SMS(es) in Singapore Time (SGT) as long as the required minimum qualifying spend of the respective gifts has been met and qualifying transactions have been posted to the Card Account at the time of spend verification.
18. Gifts are available while stocks last.
19. Once you send in the SMS to participate, you will not be able to change your gift(s).
20. 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(s):
- terminate the Card account within six (6) months from 27 July 2014; or
 - reverse any of the Card Transactions made during the qualifying period within six (6) months from date of that Card Transaction.

How and where to redeem your gift(s)

21. You will receive an SMS notification from us within ten (10) working days after you send the specified SMS to participate to inform you if you are one of the first 900 eligible Cardmembers to successfully redeem a gift.
22. To redeem your gifts, please bring along the following from date of receipt of SMS notification till 17 August 2014:
- SMS notification;
 - Your OCBC Card; and
 - Your NRIC
23. The gift(s) are available for redemption at the following locations:

Gift	Redemption Location	Operating Hours
Samsung GALAXY Tab 3 Lite (7.0") WiFi	M1 Exclusive Distributor ION Orchard #B4-21 Singapore 238801	Monday – Sunday 11am – 9pm
Samsung GALAXY Gear Fit		
Samsung GALAXY S5 LTE		

General

24. You cannot exchange the gifts available under this promotion for cash, credit or other benefits. We have the right to substitute any of the above gifts with an item of similar value.
25. We will not be responsible if any gift 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, or for any loss, injury or harm any person suffers in connection with using any gift.
26. 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.
27. 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.
28. 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.
29. 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.
30. This information is correct at time of printing.