



Terms and Conditions Governing the Online Travel Fest Promotion: 12 August – 11 September 2016 (“Online Travel Fest”)

“You” refers to the customer.

“We/ us” refers to OCBC.

Eligibility

1. The Online Travel Fest campaign runs from 12 August 2016 Singapore Time (SGT) 00:01 till 11 September 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 Online Travel Fest promotion (the “**Promotion**”), you need to incur a minimum spend (“**Qualifying Spend**”) as outlined in Clause 7 on travel-related MasterCard/VISA card transactions that are performed via the internet in compliance with the requirements set out in these terms and conditions and charged to your OCBC Credit/Debit Cards during the Promotion Period (“**Qualifying Transactions**”).
3. These Card transactions qualify:
 - Only travel-related transactions such as Airlines, Hotels, Travel Agencies as defined by VISA and MasterCard, under Merchant Category Codes: **3000-3350, 3501-3999, 4411, 4511, 4722 and/or 7011**; and
 - Such Qualifying Transactions are **made via the Internet only**; and
 - Such Qualifying Transactions are transacted between 12 August 2016 Singapore Time (SGT) 00:01 till 11 September 2016 SGT 23:59 (both dates inclusive).
4. These Card transactions **DO NOT** qualify:
 - transactions carried out by phone
 - transactions carried out by mail order
 - NETS transactions
 - recurring payment transactions
 - instalment payment plans
 - cash advances
 - balance transfers
 - any insurance plans
 - insurance premiums charged to your Card account
 - car rental or transportation services
 - rail, train or any other commuter passenger transportation services
 - 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)

5. 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 the Bank (in the form and substance and pursuant to such terms and conditions as may be prescribed by the Bank) to participate for the Promotion and have received a successful reply on your participation.
6. 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

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

Table 1

Minimum Spend Tier	Cashback Amount	No. of Eligible Cardmembers who can qualify (“Qualifying Cardmembers”)
S\$10,000 (“Category A”)	S\$150	1,000
S\$5,000 (“Category B”)	S\$50	2,000
S\$2,500 (“Category C”)	S\$25	2,000

8. To participate in this Promotion, during the Promotion Period, Eligible Cardmembers must follow the steps below:
 - Step 1: Charge the Qualifying Spend amount on travel-related purchases made via the internet to your OCBC Cards
(As set out in Table 1 of Clause 7 above)
 - Step 2: Register via SMS to **76062** indicating the keyword “**TRAVELFEST**”

SMS **Keyword**<space>**NRIC** to **76062**
Example: TRAVELFEST S1234567A
 - Step 3: You will receive a SMS reply if you qualify for the respective eligible cashback amount by 5 October 2016
9. 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.
10. 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.
11. OCBC will not be responsible for any failure or delay in the transmission of such SMS.

12. You will need to only send one (1) SMS to participate in this Promotion. Multiple entries will not be allowed.
13. Registration is allocated on a first-come, first-served basis according to the time stamp of the SMS in Singapore Time (SGT).
14. Qualifying Cardmembers for each spend tier will be determined based on a combination of factors:
 - Total Qualifying Transactions are transacted during the Promotion Period and settlement in bank's records posted by 16 September 2016
 - SMS registration timing
 - Minimum Qualifying Spend
15. The last day you can SMS in to participate will be on 11 September 2016 at 2359 hours, or when the registration slots are full, whichever is earlier.
16. In the event of any ambiguity, OCBC retains the right to determine whether a particular transaction qualifies as a Qualifying 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 relevant spend tier (as set out in Table 1 of Clause 7 above) during the Promotion Period; and
 - b) You have SMS in to the Bank (in the form and substance and pursuant to such terms and conditions as may be prescribed by the Bank) to participate for the Online Travel Fest campaign and successfully registered a slot in the campaign; and
 - c) You qualify as one of the Qualifying Cardmembers. You will automatically be assigned to the relevant spend tier based on your accumulated online travel-related spend during the Promotion Period, and if you are among the first to qualify in the respective tier. The number of Qualifying Cardmembers is as per set out in Table 1 of Clause 7.
18. An Eligible Cardmember who qualifies to participate in this Promotion can only receive a one (1) time cashback and the cashback such an Eligible Cardmember is entitled to receive will be based on the highest category of Minimum Spend Tier (as set out in Clause 7) his spending falls under. As an example, if an Eligible Cardmember spends S\$12,000, the relevant highest Minimum Spend Tier that is applicable to him would be Category A. Under Category A, the said Eligible Customer will be entitled to receive an one (1) time S\$150 cashback only. Such an Eligible Customer will not be eligible to receive a separate S\$50 cash rebate (under Category B) or S\$25 cash rebate (under Category C).
19. You will receive an SMS from OCBC by 5 October 2016 to inform you if you qualify for the respective eligible cashback amount.
20. Cashback will be credited to the card number ending with the last 4 digits we have indicated in the SMS on or before 31 October 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. 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 7), we reserve the right to debit the full value of the cashback from the card account that it was credited into.

General

22. 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.
23. 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.
24. 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.
25. 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.
26. 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.
27. 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.