

Terms and Conditions Governing the Staff Referral Rewards Scheme

Eligibility

1. An OCBC staff who introduces his/her contacts (the "Contacts") via this promotion to sign up for OCBC Credit Card (collectively, the "Eligible Cards") issued by Oversea-Chinese Banking Corporation Limited ("OCBC") as principal credit cardmembers in accordance with these Terms and Conditions are eligible to participate in the OCBC Credit Card Staff Get- Member Programme (the "promotion").
2. Promotion is applicable to all staff of Oversea-Chinese Banking Corporation Limited ("OCBC Bank") on its payroll and based in Singapore excluding sales staff who are on cards incentive scheme (except for sales staff who are on revenue points incentive scheme).
3. An OCBC staff shall receive S\$73 (the "Bonus Cash") for every 3 Contacts successfully referred to apply for OCBC Titanium MasterCard.
4. The application form / e-mail / SMS (in each case, providing all particulars and information as may be required by OCBC Bank) must be received by OCBC between 1 April 2013 and 30 April 2013 (both dates inclusive).
5. All Contacts referred must become an OCBC Credit Cardmember by 15 May 2013 or such other period as may be determined by OCBC Bank at its absolute discretion in order for Existing Cardmember to be eligible for the Reward.
6. If more than one OCBC staff introduces the same Contact who successfully opened an OCBC Credit Card account, the first OCBC Staff who sends in the Credit Card Application Form will be entitled to the Reward.
7. Regardless of the number of Credit Cards successfully applied by one Contact, the OCBC staff is deemed to have successfully referred only one member.
8. Existing staff are not allowed to submit their own names as the referred applicants for the programme.
9. Existing staff will not be deemed to have successfully referred a member if the Contact:
 - i) is an existing OCBC Credit Cardmember; or
 - ii) has closed his OCBC Credit Card account within the last 6 months.
10. For each successful OCBC Principle Credit Card sign-up, staff will be rewarded with incentives in accordance with the "Staff Referral Rewards Scheme" table above and the incentives listed under the column of "Reward for each new card sign-up" will apply.

e.g. Staff A successfully gets 7 new card sign-ups. Staff A will hence be rewarded with an incentive of $(S\$15 \times 5) + (S\$20 \times 2) + (S\$73 \times 2) = S\188 .

11. Monthly incentives for each staff is calculated based on the number of OCBC Credit Card application forms (the "Application Forms") received by OCBC Bank with the staff's ID stated on the application form in each calendar month and the applications must be subsequently approved by OCBC Bank.
12. Application forms received on the following calendar month will be considered and tracked under the next month's incentive scheme.
13. To participate, staff needs to fill in their staff ID on all submitted Application Forms under the section 'For Bank Use'. Staff ID will take precedence over any printed source coded Application Forms (if any) and staff will be rewarded with the incentives for each successful OCBC Credit Card sign-up.
14. For the avoidance of doubt, "incomplete" Application Forms (defined as Application Forms without complete information or the supporting documents required by OCBC Bank resulting in a rejected application) submitted will be disregarded by OCBC Bank in its computation of incentives.
15. At the end of each month, OCBC Bank will determine the number of successful OCBC credit card sign-ups for each staff (tracked based on staff ID) to compute the incentives. Incentives will be credited into the staff salary crediting account together with the staff's monthly salary except for the Bonus Cash.
16. Bonus Cash will be credited into staff's credit card account with the highest card spend within 8 weeks and the remaining incentives will be credited into staff's salary crediting account within 8 weeks from the month the relevant application is approved. e.g. For cards approved in April 2013, incentives will be credited into staff's payroll account by June 2013 and Bonus Cash to be credited into their respective principal card by June 2013.

General

17. The Bonus Cash ("Reward") shall not be transferable or exchangeable for credit or kind.
18. OCBC shall be entitled to withdraw or substitute any Reward with other items without prior notice and without assigning any reason therefore.
19. OCBC shall not be responsible for the quality, merchantability or the fitness for any purpose or any aspect of any Reward.
20. Notwithstanding anything herein, OCBC shall not at any time be responsible or held liable for any defect or malfunction in any Reward and/or for any loss, injury,

damage or harm suffered or incurred by or in connection with the use of any Reward by any person.

21. OCBC shall be entitled at its absolute discretion to terminate this Promotion or vary, delete or add to any of these Terms and Conditions from time to time without notice including without limitation, the eligibility of any Existing Cardmember and the dates of the promotion.
22. OCBC's decision on all matters relating to this Promotion will be at its absolute discretion and will be final and binding on all participants. No correspondence shall be entertained. In the event of any inconsistency between these Terms and Conditions and any brochure, marketing or promotional material relating to the Promotion, these Terms and Conditions will prevail.
23. These Terms and Conditions shall be governed by Singapore law and each Card member irrevocably submits to the non-exclusive jurisdiction of the courts of Singapore. A person who is not a party to any agreement governed by these Terms and Conditions shall have no right under the Contracts (Rights of Third Parties) Act (Cap.53B) to enforce any of these Terms and Conditions.