

Terms and Conditions Governing the OCBC 365 Card up to 3% Cashback on selected Personal Care Merchants (the "Promotion"):

These Terms and Conditions together with the Terms and Conditions Governing the OCBC 365 Card Cashback Programme (as maybe amended, modified and supplemented by OCBC from time to time) shall govern and apply to the OCBC 365 Card.

Promotion Period

1. The promotion period will be from 17 October 2016 to 31 December 2016 (both dates included) or such other period as maybe determined by Oversea-Chinese Banking Corporation Limited ("OCBC") in its absolute discretion (the "Promotion Period").

Eligibility

2. To qualify for the Promotion, customers ("Eligible Cardmembers") must:

(A) Either

Open an OCBC 365 Principal Card account ("Card Account") during the Promotion Period, and not have cancelled the Card Account within the last 6 months prior to the commencement date of this Promotion;

(B) Or

Be an existing principal OCBC 365 Cardmember whose Principal Card Account was opened prior to 17 October 2016 and is amongst the first 10,000 Cardmembers to enrol into the Promotion via the following SMS and receive a notification SMS that your enrolment is successful after you have SMS **365PC<space>NAME<space>NRIC** to 76062

Promotion

3. You will be awarded up to 3% cashback for purchases made at the physical retail outlets of the following merchants located in Singapore every month during Promotion Period:
 - (a) Unity Pharmacy
 - (b) The Body Shop (Singapore) Pte Ltd
 - (c) Watsons
4. You need to spend a minimum of S\$600 on your OCBC 365 Card to enjoy the benefits of the Promotion. The spending can be aggregated between the Principal and Supplementary Cardmembers.
5. If you do not meet the minimum spend requirement set out in clause 4, you will not be entitled to the benefits set out in this Promotion. Rather, you will only earn cashback pursuant to the terms of the Terms and Conditions Governing OCBC 365 Card Cashback Programme.
6. The 3% cashback is made up of:
 - (a) 2.7% tier-up cashback; and
 - (b) the 0.3% cashback, earnable pursuant to the Terms and Conditions Governing OCBC 365 Credit Card Cashback Programme.
7. The 2.7% tier-up cashback awarded for every qualifying card account under this Promotion is **capped at S\$10 per month and is awarded in addition** to the S\$80 rebate cap that you can earn in accordance with the Terms and Conditions Governing OCBC 365 Credit Card Cashback Programme. For the avoidance of doubt, this promotion shall cease upon the expiration of the Promotion Period.
8. The cashback awarded under this promotion will be credited to your account by the end of the following calendar month.
9. The following will be excluded in the computation of minimum spend for this campaign: Instalment Payment Plan transactions, Paylite, Cash-on-instalment, Cash Advance, bill payment made via Internet Banking or any AXS network, and other bank fees and charges.
10. OCBC has the right to end or withdraw the Promotion without giving you notice.
11. OCBC has the right to select who is eligible to participate in the Promotion and eligible participants will be notified directly by OCBC.

Miscellaneous

12. OCBC's decision on all matters relating to the Promotion will be final. 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 apply.
13. OCBC will not be responsible or held liable for any loss to or expenses you or any person incur in connection with the Promotion, including any error in computation, any breakdown or malfunction in any computer system or equipment.
14. OCBC has the right to change any terms and conditions without giving you notice. This includes changing the rules relating to who is eligible for the Promotion and the dates of the Promotion.
15. OCBC reserves the right at any time without giving any reason or notice to you to deduct, withdraw or cancel any cashbacks/rewards/rebates awarded to you without liability. You will not be entitled to any payment or compensation whatsoever in respect of such deduction, withdrawal or cancellation.
16. The laws of Singapore apply to these terms and conditions, and any disputes between the participants and OCBC 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 has no right under the Contracts (Rights of Third Parties) Act (Cap 53B) to enforce any of these terms and conditions.