Terms & Conditions Governing 'OCBC Zara Voucher Promo for New Cardholders'

Promotion Period

1. The promotion period shall be from **1 November 2017 to 31 March 2018** (both dates inclusive), or such other period(s) as may be determined by Oversea-Chinese Banking Corporation Limited ("OCBC Bank") in its absolute discretion (the "Promotion Period").

Eligibility

- 2. This promotion is only applicable to new OCBC Credit Cardmembers whose applications for an OCBC Robinsons Group Credit Card have been approved by OCBC Bank on or before 31 March 2018 (the "Eligible Customer").
- 3. Subject to the terms and conditions of this Promotion being fulfilled, eligible customer has to spend a minimum of S\$500 (the "Minimum Spend") within 30 days of credit card approval.
- 4. Subject to the terms and conditions of this Promotion being fulfilled, Eligible Customers will receive S\$50 worth of Zara voucher (the "Gift"), within 30 days from the day the Minimum Spend is charged to the relevant Eligible Customer's OCBC Robinsons Group Credit Card.
- 5. Subject to the terms and conditions of this Promotion being fulfilled, each Eligible Customer is only entitled to receive the Gift once.
- 6. Subject to the terms and conditions of this Promotion being fulfilled, this promotion is only open to the first 6,000 cardmembers who satisfy the conditions stated in these terms and conditions.
- 7. Applicants who had cancelled their existing OCBC Robinsons Group Credit Card facilities within the last 6 months prior to this promotion and re-applied for it under this Promotion are not eligible to participate in this Promotion.

General

- 8. OCBC Bank reserves the right 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 Credit Cardmember and the dates of this Promotion.
- 9. Without prejudice to these terms and conditions, all participants in this Promotion expressly and irrevocably permit and authorise OCBC Bank to disclose, reveal and divulge information regarding their information and particulars to any person (including, without limitation, the parties involved in organising, promoting and conducting this Promotion) as OCBC Bank deems fit.
- 10. OCBC Bank'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 this Promotion, these terms and conditions will prevail.
- 11. These terms and conditions shall be governed by the laws of Singapore and the participants in this Promotion irrevocably submit 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.

Version date: 19 December 2017