

Terms and Conditions governing OCBC Cards Because It's Christmas 2015 orchardgateway Promotions

These terms and conditions are separated into Part A and Part B. Unless stated otherwise, the terms and conditions in Part A are to be read separately and independently from the terms and conditions in Part B and vice versa.

"You" refers to the Cardmember.

"We/Us" refers to OCBC.

Part A

For all OCBC Cardmembers

Promotion Period and Eligibility

1. To qualify for the orchardgateway promotion ("Promotion A"), you need to be among the first 1,230 Cardmembers (not including those who are qualified and have chosen to redeem the relevant gifts under Promotion B as set out in Part B below) to accumulate a minimum of S\$300 spend ("qualifying spend amount for Promotion A") in a maximum of 3 receipts on your OCBC Card(s) (as defined below) from 28 November to 20 December 2015 (both dates inclusive).
2. You are eligible to take part in this Promotion A if the qualifying spend amount for Promotion A is charged to your OCBC Principal or Supplementary Credit or Debit Card (excluding Private Label Cards and Corporate Cards) issued in Singapore, which is in good standing ("OCBC Card"). Promotion A is also open to card issued by OCBC Bank which is the Bank of Singapore Voyage credit card.

The Spend & Redeem Gift

3. There are a total of 1,230 vouchers to be redeemed under this Promotion A. Subject to these terms and conditions, each eligible participant is entitled to redeem vouchers either from Set OO1, OO2, OO3 or OO4 as set out in the table below. For the purpose of these terms and conditions, each set of vouchers is referred to as a "Gift".

Sets	Quantity	Type	Value
OO1	360	SHAW THEATRES Regular Popcorn Combo	S\$7
OO2	670	POPULAR	S\$10 voucher
OO3	100	Porcelain Aesthetics	S\$10 voucher
		CYC The Custom Shop	S\$30 voucher for purchase of Made-to-Measure shirts, pants or jacket
		Bettalife	S\$5 Zurie Skincare gift voucher
		Hollyhoque	S\$10 voucher
OO4	100	Visual Mass	S\$50 gift card
		TOUCHE® Elite	S\$20 voucher Redeemable on TOUCHE® Elite Ala-carte Treatment Services & Treatment Packages
		HOMME ESTHETIQUE™	S\$20 voucher Redeemable on HOMME ESTHETIQUE™ Ala-carte Treatment Services & Treatment Packages
		Osewaya	S\$10 voucher with min. spend of S\$20
		SocietyA - Shoes &	S\$10 voucher

		Accessories Lounge	
		Tburu Sushi . Grill	S\$5 voucher & free beer chicken
		Porcelain Aesthetics	S\$10 voucher
Total	1,230		

Redemption for all

4. The Gifts can only be redeemed at orchardgateway, over any weekend from 28 November to 20 December 2015 (both dates inclusive), from 1030am to 1030pm, on a first come-first served basis, while stocks last. For the avoidance of doubt, while the qualifying spend amount for Promotion A can be accumulated from 28 November 2015 up till 20 December 2015, the redemption of a Gift can only take place on 28 November 2015, 29 November 2015, 5 December 2015, 6 December 2015, 12 December 2015, 13 December 2015, 19 December 2015 and 20 December 2015.
5. Receipts (maximum up to 3) must be presented for the redemption of a Gift.
6. For every 3 receipts produced, a participant will be given a chance to peel off one sticker from a relevant box located in orchardgateway (the "Box"). Each sticker is randomly pasted on the Box and they are not pasted in any particular order. The relevant Gift to be redeemed will be stated at the back of a peeled sticker. Once the sticker is peeled off from the Box, the relevant Gift stated at the back of the peeled sticker is considered redeemed by that participant.
7. Participants will not be able to choose the vouchers/Gifts that they would like to redeem.
8. Vouchers cannot be exchanged for another voucher or redeemable for cash.
9. For retail transactions made overseas and online transactions made in foreign currencies, we will count the qualifying spend amount for Promotion A after currency conversion. The conversion rate shall be based on a rate determined by OCBC at our absolute discretion.
10. The following OCBC Card transactions will not be counted as qualifying spend:
 - cash advances;
 - balance transfers;
 - NETS transactions;
 - payment of existing instalment plans;
 - payment to financial institutions (including banks and securities/brokerage firms);
 - payment of funds to prepaid accounts (e.g. EZ-link transactions, TransitLink transactions, etc.);
 - transactions carried out by phone.

General

11. Unless stated otherwise, the terms of this Promotion A shall be read separately and independently from Promotion B below. For the avoidance of doubt, if a participant has redeemed a Gift under Promotion A, he cannot use the same receipts used for the redemption of any Gift under Promotion A for the redemption of any other gifts under Promotion B and vice versa.
12. You cannot exchange the Gift under this Promotion A for cash, credit or other benefits. We have the right to substitute a Gift with an item of similar value.
13. We will not be responsible if any goods or services you redeem under this Promotion A is of poor quality, is not suitable to be used or sold, or is not fit for any purpose. We will not be

responsible or held liable for any damage to or fault in the goods or services, or for any loss, injury or harm to any person suffered in connection with using the goods or services.

14. We reserve the right to end this Promotion A or change any terms and conditions at any time without giving you notice. This includes changing the rules relating to who is eligible for this Promotion A and the dates of this Promotion A.
15. You allow us to reveal information about you or your account to any person (including the people involved in organising, promoting and carrying out this Promotion A), as we deem fit.
16. You allow us to collect your information such as name, email, phone number and IC for the purpose of tracking redemption.
17. Our decision on all matters relating to this Promotion A 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 this Promotion A, these terms and conditions will prevail.
18. 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 shall have no rights under the Contracts (Rights of Third Parties) Act (Cap 53B) to enforce any of these terms and conditions.

Part B

For all OCBC MasterCard Cardmembers only

Promotion Period and Eligibility

1. To qualify for the MasterCard orchardgateway promotion ("Promotion B") and for the redemption of prizes exclusive to OCBC MasterCard Cardmembers, you need to be among the first 750 OCBC MasterCard Cardmembers to accumulate a minimum of S\$300 spend ("qualifying spend amount for Promotion B") in a maximum of 3 receipts on your OCBC MasterCard Card(s) (as defined below) from 28 November to 20 December 2015 (both dates inclusive).
2. You are eligible to take part in this Promotion B and for the redemption of prizes exclusive to OCBC MasterCard Cardmembers if the qualifying spend amount for Promotion B is charged to your OCBC MasterCard Principal or Supplementary Credit or Debit Card (excluding Private Label Cards and Corporate Cards) issued in Singapore, which is in good standing ("OCBC MasterCard").

The Spend & Redeem Gift

3. There are a total of 750 sets of gifts to be redeemed under this Promotion B. Each set of gift consists of a pair of relevant passes and subject to these terms and conditions, each eligible participant is entitled to redeem such passes either from Set MC 1 or Set MC 2 as set out in the table below. For the purpose of these terms and conditions, each set of gift is referred to as a "Gift for Promotion B".

Spend & Redeem Gift for all OCBC MasterCard Cardmembers		
Set	Quantity	Type
MC 1	500	A pair of Cathay Cineplexes Movie Passes
MC 2	250	A pair of SEA Aquarium Passes
Total	750	

Redemption

4. The Gifts for Promotion B can only be redeemed at orchardgateway, over any weekend from 28 November to 20 December 2015 (both dates inclusive), from 1030am to 1030pm, on a first come-first served basis, while stocks last. For the avoidance of doubt, while the qualifying spend amount for Promotion B can be accumulated from 28 November 2015 up till 20 December 2015, the redemption of a Gift for Promotion B can only take place on 28 November 2015, 29 November 2015, 5 December 2015, 6 December 2015, 12 December 2015, 13 December 2015, 19 December 2015 and 20 December 2015.
5. Receipts (maximum up to 3) indicating spend on an OCBC MasterCard Card(s) must be presented for the redemption of a Gift for Promotion B exclusive to OCBC MasterCard Cardmembers.
6. For every 3 receipts produced, a participant will be given a chance to peel off one sticker from a relevant box located in orchardgateway (the "Box for Promotion B"). Each sticker is randomly pasted on the Box for Promotion B and they are not pasted in any particular order. The relevant Gift for Promotion B to be redeemed will be stated at the back of a peeled sticker. Once the sticker is peeled off from the Box for Promotion B, the relevant Gift for Promotion B stated at the back of the peeled sticker is considered redeemed by that participant.
7. Participants will not be able to choose the passes/Gifts for Promotion B that they would like to redeem.
8. Passes cannot be exchanged for another voucher or redeemable for cash.
9. For retail transactions made overseas and online transactions made in foreign currencies, we will count the qualifying spend amount for Promotion B after currency conversion. The conversion rate shall be based on a rate determined by OCBC at our absolute discretion.
10. The following OCBC MasterCard transactions will not be counted as qualifying spend:
 - cash advances;
 - balance transfers;
 - NETS transactions;
 - payment of existing instalment plans;
 - payment to financial institutions (including banks and securities/brokerage firms);
 - payment of funds to prepaid accounts (e.g. EZ-link transactions, TransitLink transactions, etc.);
 - transactions carried out by phone.

General

11. Unless stated otherwise, the terms of this Promotion B shall be read separately and independently from Promotion A above. Notwithstanding anything to the contrary, an OCBC MasterCard Cardmember (who is eligible to redeem a Gift for Promotion B) has an option to select whether he wishes to redeem a gift under Promotion A or a Gift for Promotion B. If the eligible OCBC MasterCard Cardmember selects to redeem a gift under Promotion A (but subject to the availability of such gifts under Promotion A), he shall not be entitled to redeem any Gift for Promotion B and the redemption of the said OCBC MasterCard Cardmember of any gift under Promotion A shall be governed by the terms and conditions governing Promotion A (see Part A above). For the avoidance of doubt, if a participant has redeemed a Gift under Promotion B, he cannot use the same receipts used for the redemption of any Gift under Promotion B for the redemption of any other gifts under Promotion A and vice versa. Further, if an eligible OCBC MasterCard Cardmember opts to redeem a gift under Promotion A but, subject to OCBC's discretion, such a gift is not available for redemption for whatsoever reasons, such eligible OCBC MasterCard Cardmember will only be eligible to redeem a gift under this Promotion B.

12. You cannot exchange the Gift for Promotion B under this Promotion for cash, credit or other benefits. We have the right to substitute the Gift for Promotion B with an item of similar value.
13. We will not be responsible if any goods or services you redeem under this Promotion B is of poor quality, is not suitable to be used or sold, or is not fit for any purpose. We will not be responsible or held liable for any damage to or fault in the goods or services, or for any loss, injury or harm to any person suffered in connection with using the goods or services.
14. We reserve 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 this Promotion B and the dates of this Promotion B.
15. You allow us to reveal information about you or your account to any person (including the people involved in organising, promoting and carrying out this Promotion B), as we deem fit.
16. You allow us to collect your information such as name, email, phone number and IC for the purpose of tracking redemption.
17. Our decision on all matters relating to this Promotion B 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 this Promotion B, these terms and conditions will prevail.
18. 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 shall have no rights under the Contracts (Rights of Third Parties) Act (Cap 53B) to enforce any of these terms and conditions.