

Terms and Conditions Governing the OCBC 365 Card Additional Cashback on your Overseas Spend Promotion (the "Promotion")

Promotion Period

1. The Promotion Period is defined as from 1 Sep 2017 to 31 Oct 2017.

Eligibility

2. You are eligible to take part in the Promotion ("Eligible Cardmembers") if:
 - (a) You are an existing OCBC 365 Cardmember;
 - (b) Your OCBC 365 Card account must be in good standing with OCBC during the Promotion Period.
 - (c) You are among the first 15,000 OCBC 365 Cardmembers to successfully register for the Promotion via SMS.

SMS <365FX> space <NRIC>space <NAME> to 72377

For example: 365FX S1234567A Mary Ong

Additional Cashback on your Overseas Spend

3. During the Promotion Period, each Eligible Cardmember will receive the cashback on their foreign currency spend overseas, if the following monthly Minimum Overseas Spend Requirement is met.

Overseas spend made in person on OCBC 365 Card in a calendar month ('Minimum Overseas Spend Requirement')	Cashback on your Foreign Currency spend made in person overseas	Cashback cap in every calendar month
Below S\$1,000	3%	S\$80
S\$1,000 and above	5%	

4. The Minimum Overseas Spend Requirement can be aggregated between Principal and Supplementary Cardmembers and is only valid for transactions posted in the calendar month.
5. Only transactions made in person overseas and in foreign currency would qualify for the cashback stated in Clause 3.

6. You will only receive cashback on the relevant overseas spend under this Promotion from the month that you have successfully registered for the Promotion.

For example, if you have successfully registered in Sep 2017, any overseas spend made in person and in foreign currency in Sep and Oct 2017 will be awarded cashback. If you registered successfully in Oct 2017, you will only receive cashback on your relevant overseas spend in Oct 2017.

7. For the avoidance of doubt, the following transactions would not qualify for the cashback stated in Clause 3:
 - a. Transactions made online, via mobile applications, over the telephone or mail order using OCBC 365 Card in foreign currency;
 - b. Transactions made in person overseas, but charged in Singapore dollars.
8. Transactions made via NETS, annual card fees, Cash on Instalment, Instalment Payment Plan, Interest, Late Payment charges, Tax Payment, Cash Advances, Balance Transfers, Internet Banking, AXS, SAM or any other payment network and all other bank fees and charges would not qualify for cashback. OCBC reserves the right to determine the transactions which qualify for the cashback under this Promotion.
9. The total cashback awarded under this promotion is **capped at S\$80** and is **on top of S\$80** cap you can enjoy under the OCBC 365 Card Cashback Programme.
10. For the avoidance of doubt, the maximum amount of cashback that one OCBC 365 Card account (the Principal and all supplementary cardholders together) can earn each month is S\$160 (S\$80 from this Promotion and S\$80 from the OCBC 365 Cashback Programme).
11. The cashback under this Promotion is computed on a monthly basis on eligible overseas spend transactions.

It will be credited by the end of the following calendar month that your overseas spend transaction was posted in.

12. For terms and conditions governing the OCBC 365 Credit Card Cashback Programme, click [here](#).

General

13. OCBC has the right to end or withdraw the Promotion without giving you notice.
14. OCBC has the absolute discretion to amend, vary or change these terms and conditions without your consent or providing any notice to you.

15. These terms and conditions shall be governed by the laws 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.

[Read on for Frequently Asked Questions on the Promotion.](#)

Frequently Asked Questions

- 1. If I use my OCBC 365 Card to pay for charges at a hotel over the counter and in person, will I qualify for the additional cashback on overseas spend?**

Yes, you will qualify for the additional cashback if you meet the minimum spend requirement overseas in a calendar month and the payment is made in foreign currency.

- 2. If I use my OCBC 365 Card to pay for my hotel bookings via online, would I qualify for the additional cashback on overseas spend?**

No, online hotel bookings would not qualify for the additional cashback on overseas spend under this Promotion. However, you can still enjoy 3% on Online Shopping (including travel booking, car rental etc) if you meet the minimum overall spend of S\$600 on your OCBC 365 Card.

- 3. I opted to convert my foreign currency transaction to Singapore currency at the point of sales (i.e. Dynamic Currency Conversion). Am I still entitled to the additional cashback?**

No. The transaction paid using OCBC 365 Card in person must be in foreign currency to be eligible for the cashback.

- 4. I paid for a food bill at a restaurant overseas in foreign currency. What cashback can I get using OCBC 365 Card?**

You can earn 3% cashback on your overseas dining spend if you make an overall card spend of at least S\$600 on your OCBC 365 Card in a calendar month. This is under the OCBC 365 Cashback programme and rebates capped at S\$80.

In addition, you can stand to enjoy cashback under the "OCBC 365 Card Additional Cashback on your Overseas Spend Promotion" where you can get up to extra S\$80 cashback on your overseas spend made in person and foreign currency.

- 5. Is the S\$80 cashback that I can earn from this promotion on top of the S\$80 from the OCBC 365 Card Cashback programme?**

Yes. The maximum cashback that you can earn from this promotion and the OCBC 365 Credit Card promotion is capped at S\$160 per calendar month.

- 6. Do I need to do anything to my OCBC 365 card before I bring it overseas?**

As some countries still use the magnetic stripe on credit card to process your payment, it is advisable to activate the magnetic stripe on your OCBC 365 card before you travel.

You can activate your card's magnetic stripe via www.ocbc.com/cardactivation/magstripeCard.