

Terms & Conditions governing OCBC Robinsons Group Credit Cards Promotion

1. The Promotion is open to all OCBC Robinsons Group Credit cardmembers.
2. The Promotion period is from **25 May – 9 July 2017**.
3. Cardmember must spend at least **S\$1,000** during the promotion period across the **22 retail brands** (located in Singapore) that are listed below. This will exclude transactions at Robinsons Bedshop.

Robinsons	Marks & Spencer	ZARA	Massimo Dutti
Royal Sporting House	Pull & Bear	Stradivarius	Bershka
Lacoste	Reebok	Ted baker	Coast London
Sperry	Bebe	DC shoes	Golfhouse
Oasis	The Social Foot	Roxy	Speedo
Nautica	Quiksilver		

4. Cardmember who fulfil the spend criteria (indicated in point 3) will receive S\$80 Al-Futtaim group vouchers ("Gift"). Limited to the **first 2,800 cardmembers**.
5. Cardmembers will receive a SMS notification from the bank, to collect the "Gift" from Robinsons – The Heeren, no later than **31st July 2017**.
6. 5% rebate is awarded to cardmembers who spends at Massimo Dutti, Pull & Bear, Stradivarius and Bershka stores in Singapore during promotion period. Rebate will be automatically posted in the monthly statement and will be reflected as OCBC REBATE. Rebate is calculated based on selling price, excluding GST.
7. OCBC Bank is not responsible for the quality, merchantability or the fitness for any purpose or any other aspect of the "gift". Notwithstanding anything herein, OCBC Bank is not at any time responsible or held liable for any damage or defect in any "gift" and/or for any harm and injury, loss or damage whatsoever or howsoever caused or arising from the use of the "gift".
8. OCBC Bank reserves the right to change or substitute the "gift" with any item of similar value without notice.
9. The "gift" is not exchangeable or refundable for cash, credit or any kind. No request for any exchange upgrades or top ups for the "gift" will entertained by OCBC Bank.
10. Terms and conditions governing Robinsons\$ rewards programme apply. Please refer to ocbc.com/rewards for the terms and conditions.
11. Annual fee for the OCBC Robinsons Group Credit Card is S\$192.60 (inclusive of 7% GST). The effective interest rate is 25.92% per annum and is subject to compounding if the monthly charges are not received by OCBC Bank in full.

General

12. 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 at any time without notice including without limitation, the eligibility of any cardholder and the dates of this Promotion.
13. All participants in this Promotion irrevocably permit and authorise OCBC Bank to disclose, reveal and divulge information regarding their information and particulars to any person including but not limited to the parties involved in organising, promotion and conducting this promotion) as OCBC Bank deems fit.
14. OCBC Bank's decisions on all matter relating to this Promotion shall be final and binding on all participants. No correspondence or appeal shall be entertained by OCBC Bank.
15. In the event of any inconsistency between these terms and conditions and any brochure, marketing or promotion material relating to this Promotion, these terms and conditions shall prevail.
16. These terms and conditions shall be governed by the laws of Singapore and the participants in this Promotion will irrevocably submit to the non-exclusive jurisdiction of the courts of Singapore. A person who is not a party to the 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.