

TERMS AND CONDITIONS GOVERNING OCBC CREDIT CARDS GSS SPEND & REDEEM 2012 PROMOTION**Promotion Period**

1. The Promotion Period is between 23 May 2012 and 22 July 2012 (both dates inclusive) or such other period as may be determined by Oversea-Chinese Banking Corporation Limited (the "OCBC") in its absolute discretion.

Eligibility

2. A person who holds an NTUC Plus! Visa / Plus! Visa / Generic / Co-Brand / Affinity Credit Card issued by OCBC (other than Private Label, Debit and Corporate Cards) (collectively the "Credit Card") as a cardmember and whose account is in good standing with OCBC (as determined by OCBC at its sole discretion) (a "Credit Cardmember") shall be eligible to participate in the OCBC GSS Spend & Redeem 2012 Promotion (the "Promotion").
3. Each Cardmember is entitled to one (1) SMS entry.

Promotion

4. The first 1,000 Credit Cardmembers who successfully send an SMS to 76062 with the following details and spend minimum S\$6,500 on their Cards during the Promotion Period get to redeem one (1) Cathay Pacific return ticket to Hong Kong:

OCBCCX <space> NRIC <space> FULL NAME

Eg: OCBCCX S1234567A JACK TAN MING

Proof of Transactions for Spend and Redeem Promotion

5. All redemptions of return ticket to Hong Kong have to be evidenced by (i) a valid redemption letter sent by OCBC to the eligible Cardmembers, (ii) the Credit Cardmembers' NRIC and (iii) an OCBC Credit Card at MISA Travel Pte Ltd.
6. All retail transactions (by either primary or supplementary Cardmember) are qualified for the Spend & Redeem Promotion. Recurring payment transactions, cash advances and balance transfers are excluded from the Spend and Redeem Promotion. Retail transactions charged to the Card but have yet to be posted to the Card Account will not be taken into account in the computation of amount spent. OCBC will only take into account transactions posted between 00:00am on 23 May 2012 and 23:59pm on 22 July 2012 (both dates inclusive) when computing the amount spent for the Spend and Redeem Promotion.
7. With the exclusion of CashFlo card, for Credit Cardmembers who are on instalment plans, only the monthly instalment amount posted to the Card Account within the Promotion Period will be taken as qualifying spend for the Spend and Redeem Promotion. The unbilled instalment amount will not be taken into consideration for Spend and Redeem Promotion.

8. For CashFlo card, the full transaction amount charged to the Credit Card within the Promotion Period will be taken as qualifying spend for purposes of the Spend and Redeem Promotion.

Redemption Mechanics

9. Credit Cardmembers who are eligible for the return ticket will be notified by OCBC via SMS on 31 July 2012.
10. A serialized redemption letter will be sent by OCBC to eligible Credit Cardmembers via ordinary mail by 10 August 2012.
11. Eligible Credit Cardmembers are required to bring along the original redemption letter, NRIC, and an OCBC Credit Card when redeeming the return ticket to Hong Kong at MISA Travel Pte Ltd.
12. Credit Cardmembers may redeem the return tickets from 31 July 2012 to 24 May 2013.
13. Travel period for the redeemed tickets is from 31 July 2012 to 31 May 2013.
14. Black out period for the tickets is from 1 December 2012 to 31 December 2012.
15. Minimum stay in Hong Kong for redeemed tickets is 2 days and maximum stay in Hong Kong is 1 month.
16. All tickets must be issued within 5 working days upon flight confirmation, or by 24 May 2013 (inclusive), whichever is the earlier.
17. Child and infant discounts are not applicable for the redeemed tickets.
18. Redeemed tickets are not eligible for Asia Miles accrual.
19. Mixed class bookings are not allowed and no open-dated tickets are allowed.
20. A No-Show fee of S\$150 will apply for passengers who fail to turn up for the flights they are booked on.
21. All issued tickets are strictly non-refundable.
22. Flight / date change is allowed within ticket validity with amendment fee of S\$150 per person per change.
23. Taxes and carrier surcharges of the redeemed ticket are to be borne by Credit Cardmember.
24. The eligible Credit Cardmember needs not be the travelling party of the redeemed tickets.

General

25. The promotion items under the Promotion are not exchangeable for cash, credit or in kind, whether in whole or in part. OCBC reserves the right to substitute any of the promotion items with an item of similar value.

26. OCBC Bank shall not be responsible for the quality, merchantability or fitness for any purpose or any aspect of any gift / offer / product / services. Notwithstanding anything herein, OCBC Bank shall not at any time be responsible or held liable for any defect or malfunction in any gift / offer / product / or deficient or inferior services, and/or for any loss, injury, damage or harm suffered or incurred by or in connection with the use of any gift / offer / product / services by any person.
27. OCBC reserves the right at its absolute discretion to suspend or terminate the Promotion or vary, delete or add to any of these terms and conditions or any matter relating to the Promotion from time to time without notice including but not limited to the eligibility of any Credit Cardmember and the dates specified in the Promotion.
28. All participants in the Promotion irrevocably permit and authorise OCBC to disclose, reveal and divulge information regarding their information and particulars to any person (including but not limited to the parties involved in organising, promoting and conducting the Promotion) as OCBC deems fit.
29. OCBC's decisions on all matters relating to the Promotion shall be final and binding on all participants. No correspondence or appeal shall be entertained by OCBC. In the event of any inconsistency between these terms and conditions and any brochure, marketing or promotional material relating to the Promotion, these terms and conditions shall prevail.
30. These terms and conditions shall be governed by the laws of Singapore and the participants in the 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.
31. Information is correct at time of print.