

## **Terms & Conditions Governing 'OCBC Online Exclusive SGD50 Cashback Promo for New Cardholders'**

### **Promotion Period**

1. The promotion period shall be from 21 Sep 2015 to 21 Oct 2015 (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 who have applied for at least two OCBC Credit Cards together through applications that are submitted via OCBC Bank online application pages, during the Promotion Period, and whose applications for at least 2 OCBC Credit Cards have been approved by OCBC Bank on or before 10 Nov 2015 (the "Eligible Customer").
3. Subject to the terms and conditions of this Promotion being fulfilled, an amount of SGD25 will be credited into each of the first two approved Credit Card accounts of the Eligible Customers, by 31 Dec 2015.
4. Subject to the terms and conditions of this Promotion being fulfilled, each eligible customer is only entitled to receive a maximum of SGD50 cashback.
5. For the avoidance of doubt, card applications submitted through other promotion channels will not be eligible for this Promotion.
6. Applicants who had cancelled existing OCBC 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**

7. 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.
8. 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.
9. 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.
10. 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.

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