

Terms and Conditions Governing the OCBC PayLite Online Exclusive Promotion (the "Promotion")

1. The Promotion is valid until 31 March 2018 or such other period as may be determined by Oversea-Chinese Banking Corporation Limited ("OCBC") in its absolute discretion (the "Promotion Period").
2. You are eligible to take part in the Promotion ("Eligible Cardmembers") if:
 - a. You are a principal cardmember of an OCBC Credit Card. For the purpose of this Promotion, OCBC Credit Cards means all credit cards issued by OCBC (except OCBC Cashflo MasterCard, OCBC GE Cashflo MasterCard, and Debt Consolidation cards ("DC Cards"));
 - b. You submitted your Paylite application 7 working days before relevant billing statement;
 - c. You successfully convert a transaction of S\$500 or more on at least one OCBC Credit Card into PayLite of 12, 18 or 24 months tenor via OCBC Internet Banking or the Online Application Form; and
 - d. Your OCBC Credit Card account(s) are in good standing with OCBC during the Promotion Period.
3. Eligible Cardmembers will receive cashback for every PayLite online applications, regardless of the number of transactions which has been successfully converted into PayLite on their OCBC Credit Cards in accordance with the terms of the Promotion during the Promotion Period.
4. The cashback amount to be awarded for each PayLite online applications made will depend on the tenor of the approved PayLite application that the Eligible Cardmembers signed up for. For 12 months' PayLite, the Eligible Cardmember will be entitled to \$10 cashback, for 18 months' PayLite, the Eligible Cardmember will be entitled to S\$15 cashback, and for the 24 months' PayLite, the Eligible Cardmember is entitled to S\$20 cashback.
5. For successful conversions of transactions of at least S\$1,500, the following additional cashback will be awarded for each PayLite online application. For 12 months' PayLite, the Eligible Cardmember will be entitled to an additional \$10 cashback, for 18 months' PayLite, the Eligible Cardmember will be entitled to an additional S\$15 cashback, and for the 24 months' PayLite, the Eligible Cardmember is entitled to an additional S\$20 cashback.
6. In summary, please refer to the table below:

Tenor	Rebates	
	Transaction >=S\$500	Transaction >=S\$1,500
12 months	\$10	+\$10
18 months	\$15	+\$15
24 months	\$20	+\$20
7. OCBC will in its absolute discretion credit the qualifying cashback amount into any of the OCBC Credit Card accounts of the principal cardmember set up with PayLite by the end of the following month after your PayLite application has been approved.
8. Your OCBC Credit Card account must be active and in good standing at the time of crediting.
9. OCBC Bank reserves the right to disqualify your eligibility to this Promotion when you are eligible for other ongoing promotions.
10. You cannot transfer or exchange the cashback for cash, or other benefits.

11. 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.

12. OCBC reserves the right at any time without giving any reason or notice to you to deduct, withdraw or cancel any cashback/rewards/rebates awarded to you without liability. You will not be entitled to any payment or compensation whatsoever in respect of such deduction, withdrawal or cancellation.

13. OCBC Bank's decisions on all matters relating to this Promotion shall be final and binding on all participants. No correspondence or appeal shall be entertained by OCBC Bank.

12. 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.

13. 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.