

Terms & Conditions Governing the 'OCBC Exclusive Cashback Promotion for New OCBC Credit Card, OCBC EasiCredit.

Promotion Period

1. The promotion period shall be from 15th May 2019 to 31st July 2019 (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: (a) Customers who do not hold any existing OCBC Credit Cards ("new OCBC Credit Cardmembers") and/or (b) Customers who do not hold an existing OCBC EasiCredit Facility ("new to OCBC EasiCredit Facility") and have applied for at least one of the Eligible Cards set out in Clause 3 below and/or an OCBC EasiCredit Facility within the Promotion Period via:
 - (i) ocbc.com;
 - (ii) OCBC Bank Credit Card Roadshows;
 - (iii) OCBC Bank Branches; or
 - (iv) OCBC Telesales Executive.

Application must be made on or before 31st July 2019 and approved by 31st August 2019 (the "Eligible Customer"). For the avoidance of doubt, existing supplementary OCBC Credit cardholders who do not hold any OCBC Credit card as a principal cardholder are eligible to participate in this Promotion.

3. *Cashback for new OCBC Credit Card Eligible Customers*

Subject to the fulfilment of Clause 2 above to the absolute satisfaction of OCBC Bank, an amount of S\$50 (the "Cashback") will be credited into the approved applications made for following OCBC Credit Cards (the "Eligible Cards"):

- (a) OCBC 365 Credit Card;
- (b) FRANK Credit Card;
- (c) OCBC Plus! Visa Credit Card;
- (d) NTUC Plus! Visa Credit Card;
- (e) OCBC Cashflo Credit Card;
- (f) OCBC Great Eastern Cashflo Credit Card;
- (g) OCBC Robinsons Group Credit Card;
- (h) OCBC Titanium Rewards Credit Card (Blue);
- (i) OCBC Titanium Rewards Credit Card (Pink);
- (j) OCBC Arts Credit Card;
- (k) OCBC Best Denki Credit Card; and
- (l) OCBC Platinum Credit Card.

Should an Eligible Customer apply for and have more than one card accounts approved, OCBC Bank will determine which Credit Card account the Cashback will be credited into.

The Cashback will be credited based on the following schedule:

- (a) Cards approved in the month of May 2019 – by 30th June 2019.
- (b) Cards approved in the month of June 2019 – by 31st July 2019.
- (c) Cards approved in the month of July 2019 – by 31st August 2019.
- (d) Cards approved in the month of August 2019 – by 30th September 2019.

Applicants who had cancelled any existing OCBC Credit Card 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.

4. *Cashback for new EasiCredit Facility Eligible Customers*

Subject to the fulfilment of Clause 2 above to the absolute satisfaction of OCBC Bank, an amount of S\$60 (the “Cashback”) will be credited into the approved EasiCredit facilities of the Eligible Customers.

The Cashback will be credited at the Bank’s sole and absolute discretion, to the Eligible Customer’s EasiCredit facilities which is valid and in good standing, within 60 working days from the date of approval.

The Cashback will be credited at the Bank’s sole and absolute discretion, to the Eligible Customer’s EasiCredit facilities which is valid and in good standing, within 60 working days from the date of approval.

Applicants who had cancelled existing EasiCredit Facility 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.

5. *Special Rate for new OCBC EasiCredit Facility Eligible Customers*

Subject to the fulfilment of Clause 2 above to the absolute satisfaction of OCBC Bank, Eligible Customers with an annual income of S\$30,000 and above who are approved for an EasiCredit facility will be accorded a promotional prevailing interest rate of 6% p.a. on their approved EasiCredit facility. This rate will be applicable from the date the EasiCredit facility is approved till 31st December 2019.

Following that, the prevailing rate on your approved EasiCredit facility will revert to 20.9% p.a.

This rate will be accorded through the means of cashback, and will not apply to balances on Balance Transfer or Cash-on-Instalment.

For instance, if you are charged \$50 of interest in May, we will refund \$35.65 = [$\$50/20.9 \times (20.9-6)$], resulting in a net interest of \$14.35 after the cashback. Do note that the minimum interest charge of \$5 a month will still apply.

6. Subject to the terms and conditions of this Promotion being fulfilled, each Eligible Customer is only entitled to receive a maximum cashback of up to S\$110 of the approved facilities consisting of:
 - (a) S\$50 cashback for Credit Cards and/or;
 - (b) S\$60 cashback for EasiCredit facility.

7. This Promotion shall not apply in conjunction with any other privileges or promotions unless otherwise stated.

8. For the avoidance of doubt, applications submitted through other promotion channels will not be eligible for this Promotion.

General

9. 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 or EasiCredit Account holder and the dates of this Promotion.

10. 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.

11. 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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