



Terms and Conditions governing the OCBC Cards Unleash Spend & Redeem 2015 Promotion (“Spend & Redeem”)

“You” refers to the customer.

“We/us” refers to OCBC.

Promotion Period and Eligibility

1. To qualify for the Spend & Redeem campaign, you need to incur a minimum spend of S\$200 (“minimum qualifying spend amount”) over a maximum of 2 transactions from 1 June 2015 to 5 July 2015 (both dates inclusive) (“qualifying spend period”).
2. You are eligible to take part in the Spend & Redeem campaign if you charge the minimum qualifying spend amount to an OCBC principal or supplementary Credit or Debit Card (other than Private Label cards and Corporate Cards) issued in Singapore, which is in good standing (“OCBC Card”).

The Spend & Redeem Gifts

3. There are five (5) gifts available for redemption. Each week, there is a different gift available for redemption. The specific promotion periods, gifts and quantities are listed in Table 1 below.

Table 1

Week	Period	Gift	Quantity
1	1 – 7 June 2015	S\$10 ZARA Instant Offset	5,000
2	8 – 14 June 2015	S\$10 PANDORA Voucher	2,500
3	15 – 21 June 2015	S\$10 POPULAR Voucher	5,000
4	22 – 28 June 2015	S\$10 Robinsons Voucher	5,000
5	29 June – 5 July 2015	Swensen’s 1 pint ice-cream (U.P. S\$11.80)	2,500

4. Gifts are available on a first come-first served basis, while stocks last.
5. Usage of gifts does not require any minimum spend. Payment, if any, must be made with an OCBC Credit or Debit Card. Gifts from the same participating merchant can be accumulated and redeemed together from that merchant.

Participation and Qualification

6. Once you are eligible to participate, you will need to send one (1) SMS for each gift that you would like to redeem. The following steps will have to be completed for each SMS:

Step 1: Spend a minimum of S\$200 over a maximum of 2 transactions on your OCBC Card within the qualifying spend period.

Step 2: SMS **UNLEASH** <space> **16 Digit Card Number** <space> **Amount Spent to 76062**

Example: UNLEASH 1234123412341234 \$288

Step 3: Wait for our SMS reply to inform you if you qualify for the Spend & Redeem campaign.

7. You must send in the SMS in the form specified using a Singapore-registered mobile number. An SMS sent from an overseas mobile number will not qualify.
8. Each Cardmember can also send in unlimited SMSes under the Spend & Redeem campaign insofar as each SMS is sent only when a minimum of S\$200 over a maximum of 2 transactions has been spent. For the avoidance of doubt, you will only be eligible to send in one SMS (i) when more than S\$200 is incurred in a single transaction or (ii) when less than S\$200 is incurred in a single transaction but when combined with another transaction, the total spend exceeds S\$200.
9. You would need to spend and send the SMS within the specified week for the gift you would like to redeem.
For example, if you would like to redeem a S\$10 PANDORA voucher, you will spend at least S\$200 over a maximum of 2 charge slips or printed electronic invoices and SMS in within 8 – 14 June 2015.
10. The last day you can spend and SMS in to participate for each week's specified gift is listed in Table 2 below, or when the listed quantities are fully redeemed, whichever is earlier.

Table 2

Gift	Card Spend Charged in Week	Last Day to SMS in
S\$10 ZARA Instant Offset	1 – 7 June 2015	7 June 2015 at 2359 hours
S\$10 PANDORA Voucher	8 – 14 June 2015	14 June 2015 at 2359 hours
S\$10 POPULAR Voucher	15 – 21 June 2015	21 June 2015 at 2359 hours
S\$10 Robinsons Voucher	22 – 28 June 2015	28 June 2015 at 2359 hours
Swensen's 1 pint ice-cream (U.P. S\$11.80)	29 June – 5 July 2015	5 July 2015 at 2359 hours

Redemption

11. Subject to these Terms and Conditions, you will be eligible for redemption if you meet the minimum qualifying spend amount and SMS in to qualify for the Spend & Redeem campaign before the redemption items are fully redeemed, as per quantity set out in Table 1 of Clause 3 above.
12. You can make the redemption once you have received the redemption SMS. You must redeem the specific gifts within the period listed in Table 3 below.

Table 3

Gift	Redemption Period
S\$10 ZARA Instant Offset	1 - 14 June 2015
S\$10 PANDORA Voucher	8 - 21 June 2015
S\$10 POPULAR Voucher	15 - 28 June 2015
S\$10 Robinsons Voucher	22 June - 5 July 2015
Swensen's 1 pint ice-cream (U.P. S\$11.80)	29 June – 12 July 2015

13. The S\$10 ZARA Instant Offset has to be utilised on the same day as the day of redemption against your purchases at a relevant ZARA outlet.
14. You must bring along all the items below:

- The successful SMS reply
- Your NRIC or passport
- Your original hard-copy charge slips and/or printed electronic invoices
- Your OCBC Card used for the transaction

15. Third-party redemption is allowed for all gifts except the S\$10 ZARA Instant Offset. The third party must bring along all the items below for redemption:
- Photocopy of original Cardmember NRIC/Passport
 - NRIC/Passport of third party
 - Authorisation letter signed by original Cardmember
 - Original hard-copy charge slips and/or printed electronic invoices issued for the eligible transaction
 - Photocopy of original Cardmember's Credit/Debit Card used for the transaction
16. Each original charge slip or printed electronic invoice entitles each Cardmember to redeem for 1 gift under the Spend & Redeem campaign.
17. Your charge slip or printed electronic invoice must be dated within the weeks specified in Table 2 of Clause 10 above for each gift.
18. We will only accept valid hard-copy charge slips. Printed electronic invoices will only be accepted for retail transactions made online.
19. The card number of the OCBC Card used for the transaction must be reflected on the hard-copy charge slips and/or printed electronic invoices.
20. Original charge slips and/or printed electronic invoices with these Card transactions qualify:
- Retail transactions made in Singapore, overseas and online.
 - New instalment plans. The full purchase amount charged to the card with an original charge slip and/or printed electronic invoice will be considered as a qualified transaction.
21. These Card transactions **DO NOT** qualify:
- Transactions carried out by phone
 - NETS transactions
 - Recurring payment transactions
 - Cash advances
 - Balance transfers
 - Payment to financial institutions (including banks and securities/brokerage firms)
 - Payment of funds to prepaid accounts (eg EZ-link transactions, TransitLink transactions etc)
 - The unbilled amount for existing instalment plans.

22. For retail transactions made overseas and online transactions made in foreign currencies, minimum qualifying spend amount must be at least S\$200 after currency conversion. The converted minimum qualifying spend amounts for major foreign currencies are provided in Table 4:

Table 4

Currency	Minimum Qualifying Spend Amount
US Dollar	158
Euro	141
British Pound	102
Australian Dollar	199
New Zealand Dollar	212
Japanese Yen	18,975
Chinese Yuan Renminbi	980
Hong Kong Dollar	1,223
South Korean Won	171,923
Taiwan New Dollar	4,828
Thai Baht	5,280
Malaysian Ringgit	567
Indonesian Rupiah	2,066,628

For other foreign currencies not stated above, the relevant applicable conversion rate shall be based on a rate to be determined by OCBC at its absolute discretion.

23. We will decide on the type of transactions which qualify under this promotion. You will only be able to redeem under the Spend & Redeem campaign if we are of the view that the transactions qualify under this promotion.
24. Once you have used a charge slip or printed electronic invoice to redeem for this Spend & Redeem campaign pursuant to the terms of the OCBC Cards Unleash Spend and Redeem 2015 Promotion, you cannot use it again for this promotion or any other OCBC promotions.
25. You cannot use other Cardmembers' charge slips or printed electronic invoices to redeem under the Spend & Redeem campaign. Principal and supplementary Cardmembers cannot use each other's charge slips or printed electronic invoices for this promotion.
26. In the event you do not meet the minimum qualifying spend amount and/or if you use the same charge slip/printed electronic invoice for duplicate redemptions, we reserve the right to charge the amount equivalent to the value of the redemption items redeemed to your OCBC Card within such time as may be determined by OCBC in its absolute discretion. The amount charged will be reflected on your card statement with the description "OCBC Cards Unleash Spend & Redeem 2015 Promotion". Please refer to Table 5 below for value of each redemption item.

Table 5

Gift	Value
S\$10 ZARA Instant Offset	S\$10.00
S\$10 PANDORA Voucher	S\$10.00
S\$10 POPULAR Voucher	S\$10.00
S\$10 Robinsons Voucher	S\$10.00
Swensen's 1 pint ice-cream (U.P. S\$11.80)	S\$11.80

27. We reserve the right to debit the value (as set out in Table 5 of Clause 26) from any of your accounts with us if you, after successfully redeeming the item:
- Terminate the OCBC Card account within six (6) months from 1 June 2015; or
 - Reverse any of the OCBC Card transactions made during the qualifying period within six (6) months from the date of that OCBC Card transaction.
28. You or the relevant third party who claims on your behalf may be required to sign a redemption slip (in the form and substance determined by OCBC) and this redemption slip will be surrendered to the relevant merchants for their onward transmission to us.

Where to redeem your gift

29. Week 1 Redemption Gift - S\$10 ZARA Instant Offset

You can make your redemption anytime from 1 – 14 June 2015 at the locations during their operating hours below:

Great World City #01-57 1 Kim Seng Promenade Singapore 237994	Takashimaya S.C. #B1-15 391 Orchard Road Singapore 238873
Liat Towers #02-02 541 Orchard Road Singapore 238881	Marina Square #02-11 6 Raffles Boulevard Singapore 039594
313@Somerset #01-01 313 Orchard Road Singapore 238873	Marina Bay Sands #B2-08 10 Bayfront Avenue Singapore 018956
ION Orchard #B2-03 2 Orchard Turn Singapore 238801	VivoCity #01-28 1 Harbourfront Avenue Singapore 098585

30. Week 2 Redemption Gift - S\$10 PANDORA Voucher

You can make your redemption anytime from 8 – 21 June 2015 at the locations during their operating hours below:

The Shoppes at Marina Bay Sands #B2-88A 2 Bayfront Avenue Singapore 018972	Tampines Mall #01-27 4 Tampines Central 5 Singapore 529510
Bugis Junction #01-62/62A 200 Victoria Street Singapore 188021	NEX #01-34 23 Serangoon Central Singapore 556083
Great World City #01-39C 1 Kim Seng Promenade Singapore 237994	VivoCity #01-K29 1 Harbourfront Walk Singapore 098585

ION Orchard #B1-25 2 Orchard Turn Singapore 238801 Junction 8 #01-13A 9 Bishan Place Singapore 579837 Millenia Walk #01-82 9 Raffles Boulevard Singapore, 039596 1 Raffles Place #01-02 Singapore 048616 Parkway Parade #01-03 80 Marine Parade Road Singapore 449269	Westgate Mall #01-45 3 Gateway Drive Singapore 608532 Raffles City #01-37C 252 North Bridge Road Singapore 179103 Suntec City Mall #01-355 3 Temasek Boulevard Singapore 038983 Plaza Singapura #01-K5 68 Orchard Road Singapore 238839
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31. Week 3 Redemption Gift - S\$10 POPULAR Voucher

You can make your redemption anytime from 15 – 28 June 2015 at the locations during their operating hours below:

Bras Basah Complex – POP@Central Block 231 Bain Street #04-23/33 Bras Basah Complex Singapore 180231 Compass Point #03-13 No. 1 Seng Kang Square Singapore 545078 Jurong Point #B1-41 1 Jurong West Central 2 #B1-41 Singapore 648886	Toa Payoh HDB Hub #02-01 530 Toa Payoh Lor 6 Singapore 310530 Marine Parade Central #02-101/102 Block 86 Marine Parade Central Singapore 440086
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32. Week 4 Redemption Gift - S\$10 Robinsons Voucher

You can make your redemption anytime from 22 June – 5 July 2015 at the locations during their operating hours below:

Robinsons Raffles City 252 North Bridge Road #03-01 Raffles City Shopping Centre Singapore 179103	Robinsons JEM 50 Jurong Gateway Road #01-07/13 Singapore 608549
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Robinsons The Heeren 260 Orchard Road Singapore 238855	
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33. Week 5 Redemption Gift - Swensen's 1 Pint Ice Cream

You can make your redemption anytime from 29 June – 12 July 2015 at the locations during their operating hours below:

Ang Mo Kio Hub #B1-25/26 53, Ang Mo Kio Avenue 3 Singapore 569933 Bedok Mall #01-77 311, New Upper Changi Road Singapore 467360 Bukit Panjang Plaza #03-04 1, Jelebu Road Singapore 677743 Causeway Point #02-08/09 1 Woodlands Square Singapore 738099 City Square Mall #03-37/38 180 Kitchener Road Singapore 208539 Clementi Mall #05-31-33 3155 Commonwealth Avenue West Singapore 129588 Compass Point #B1-28/29 1 Sengkang Square Singapore 545078 E!Hub@Downtown East #02-121/122 1 Pasir Ris Close Singapore 519599 IMM #01-111 2 Jurong East Street 21 Singapore 609601 ION Orchard #B1-31 2 Orchard Turn Singapore 238801	Junction 8 #01-39 9 Bishan Place Singapore 579837 Jurong Point #B1-64 63 Jurong West Central Singapore 648331 Marina Square #01-206/207 6 Raffles Boulevard Singapore 039594 NEX #02-07/08 23 Serangoon Central Singapore 556083 Northpoint #01-16/17 930 Yishun Avenue 2 Singapore 769098 Parkway Parade #B1-33/34 80 Marine Parade Road Singapore 449269 Plaza Singapura #03-23 68 Orchard Road Singapore 238839 Seletar Mall #02-11/12 33 Sengkang West Avenue Singapore 797653 Tampines Mall #03-30 4 Tampines Central 5 Singapore 529510 Thomson Plaza #03-23 301 Upper Thomson Road Singapore 574408
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West Mall #02-05 1 Bukit Batok Central Link Singapore 658713 Changi Airport Terminal 2 Arrival Meeting Hall North Singapore 819643	Earle Swensen's's VivoCity #02-117 1 Harbourfront Walk Singapore 098585 Earle Swensen's's Jem #03-11 50 Jurong Gateway Road Singapore 608549
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34. We will not reserve any redemption item for any person or entertain any request to transfer them to another location or another person.
35. Redemption gifts available at each outlet are valid while stocks last. You may be redirected to another outlet or location for your redemption if the need arises.

General

36. You cannot exchange the redemption item available under this promotion for cash, credit or other benefits. We have the right to substitute the voucher with an item of similar value.
37. OCBC Bank shall not be responsible for the quality of any goods or services. We will not be responsible or held liable for any damage to or fault in any voucher, goods or services, or for any loss, injury or harm any person suffers in connection with using any goods or services.
38. We will not be responsible or liable for any loss or damage whatsoever arising directly or indirectly howsoever in connection with or as a result of the redemption process.
39. We have the right to end this promotion or change any terms and conditions at any time without giving you notice. This includes changing the rules relating to who is eligible for the promotion and the dates of the promotion.
40. You allow us to reveal information about you or your account to any person (including the people involved in organising, promoting and carrying out the Spend & Redeem campaign) as we see fit.
41. Our decision on all matters relating to the Spend & Redeem campaign will be final and binding on all participants. If there is any difference between these terms and conditions and any brochure, marketing or promotional material relating to the Spend & Redeem campaign, these terms and conditions will prevail.
42. The laws of Singapore apply to these terms and conditions, and any disputes between you and us will be dealt with in the courts of Singapore. Under the Contracts (Rights of Third Parties) Act (Cap 53B), a person who is not a party to any agreement governed by these terms and conditions does not have the right to enforce any of these terms and conditions.