Terms & Conditions Governing 'Up to 50% off First Online Purchase Promotion'

Promotion Period

- 1. The promotion period shall be from 20 April to 31 May 2015 (both dates inclusive) ("Promotion Period"), or such other period(s) as may be determined by Oversea-Chinese Banking Corporation Limited ("OCBC Bank") in its absolute discretion.
- 2. A flat cash rebate of S\$25 ("Cash Rebate"), equivalent to 50% off based on a minimum spending of S\$50, is provided to Plus! Visa/NTUC Plus! Visa main credit card members for their first transaction of at least S\$50 at any of the following online merchants (see paragraph 4 below) on their new Plus!/NTUC Plus! Visa Credit Card within the first 30 days of card approval.

An additional cash rebate of S\$10 will be given to eligible customers if the 1st transaction is made at Taobao® Marketplace from 20 March 2015 to the end of the Promotion Period.

Eligibility

This Promotion is only applicable to eligible Plus! Visa / NTUC Plus! Visa Credit Cardmembers, subject to the following:

- 3. This Promotion applies to only Plus! Visa / NTUC Plus! Visa main credit card applications submitted via www.ocbc.com/plus during the Promotion Period, and which have been approved by OCBC Bank during the Promotion Period.
- 4. Eligible Cardmembers must charge at least S\$50 at any of the following online merchants on their new Plus! / NTUC Plus! Visa Credit Card within the first 30 days of card approval to receive the Cash Rebate.
 - Lazada Singapore
 - StrawberryNET
 - Zalora Singapore
 - Shopback.com
 - Taobao® Marketplace
- 5. Subject to the conditions for this Promotion being fulfilled, the Cash Rebate will be credited into the eligible customer's new Plus!/ NTUC Plus! Visa Credit Card account by 20 July 2015. This Cash Rebate is neither transferable nor exchangeable for other gifts in kind.
- 6. For the avoidance of doubt, card applications submitted through other modes or channels other than as set out in paragraph 3 above will not be eligible for this Promotion.
- 7. Applicants who had cancelled an existing Plus! card 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.
- 8. Transactions relating to cash advances, instalment payment plan, balance transfers, Cashwise/ Cashout, bank charges, finances and late charges are not eligible in the computation of the minimum spend required for this promotion.

General

9. OCBC Bank shall not be responsible for the quality, merchantability or the fitness for any purpose or any other aspect of any gifts/promotion items.

- 10. 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.
- 11. 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.
- 12. 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.
- 13. 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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