

## **Terms & conditions governing the OCBC Apple Pay 5% Rebate Promotion**

1. The OCBC Apple Pay 5% Rebate Promotion runs between 1 July 2016 Singapore Time (SGT) 00:01 and 31 August 2016 SGT 23:59 (including both dates) (“Promotion Period”).
2. The 5% cash rebates for OCBC Apple Pay 5% Rebate Promotion will be capped at S\$15 per customer.
3. The rebates earned under the “OCBC Apple Pay 5% Rebate Promotion” will be on top of the existing rebate (if any) applicable to the relevant cards.
4. The rebates earned under the “OCBC Apple Pay 5% Rebate Promotion” will be computed on top of any monthly maximum rebate caps applicable to the relevant cards.
5. The rebates earned under the “OCBC Apple Pay 5% Rebate Promotion” will be awarded based on the transactions made within the Promotion Period.
6. You are eligible for the 5% cash rebate in the OCBC Apple Pay Promotion if you:
  - a. hold an OCBC Credit or Debit Card which is in good standing (“Card”) (Corporate Cards, Business Cards and Private Label Cards do not qualify); and
  - b. made any spend amount on your OCBC Credit/Debit cards via Apple Pay only for card present transactions. (“Qualifying Transactions”) during the Promotion Period.
7. Qualifying Transactions exclude the following:
  - a. Online and in-app transactions
  - b. Annual card fees
  - c. Instalment Payment Plans
  - d. Paylite Payment
  - e. Cashwise facility, Cash advances and Balance Transfers
  - f. Fees and charges such as interest and late payment charges or any other transactions determined by OCBC from time to time
8. The OCBC Apple Pay 5% Rebate Promotion is a unique promotion for OCBC Consumer Credit and Debit Card Cardmembers only. It is not applicable for OCBC Business Debit, Business Credit, Corporate, or PLC Card Cardmembers.
9. The cash rebates earned by both Principal and Supplementary Credit Card Cardmembers will be aggregated and credited to the Principal Cardmember’s Credit Card account and reflected in the billing statement for the following month.

10. If a Principal Cardmember's Card Account is terminated for any reason (whether by OCBC or the Principal Cardmember), both Principal and Supplementary Cardmembers will be disqualified from participating in the OCBC Apple Pay 5% Rebate Promotion and any accumulated cash rebates shall be automatically forfeited; such cash rebates shall not be transferable to any other card account.
11. If a Supplementary Card is terminated for any reason, the Principal Cardmember will still be eligible to participate in the OCBC Apple Pay 5% Rebate Promotion.
12. Cash rebates are computed based on 2 decimal places per transaction with any rounding up.
13. Cash rebates awarded by OCBC in respect of the reversed retail purchases will be deducted from the cash rebates computed for the following month spend. Any cash rebates deducted due to reversed transactions will be reflected in the Billing Statement of the following month.
14. OCBC may retract, deduct and/or re-compute any cash rebates awarded if you fail to effect due payment for any card transactions or the card/card account is terminated by you or OCBC for any reason.
15. Any cash rebates awarded will be reflected in the Billing Statement provided on a monthly basis. The cash rebates will automatically be applied to pay part of the billed amount for that month. We reserve the right to replace the cash rebates with another item or kind of reward as we may determine without giving any reason or notice at any time and from time to time.
16. OCBC reserves the right to terminate or suspend the Promotion and/or add to, delete, change or vary these terms and conditions at any time or from time to time without notice. Without prejudice to Clause 15 above, OCBC Bank reserves the right and at any time at its absolute discretion and without giving any reason or notice to withdraw, claw back, cancel and/or invalidate any cash rebate awarded to any customer without liability. A customer will not be entitled to any payment or compensation whatsoever in respect of such withdrawal, claw back, cancellation or invalidation.
17. 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.
18. 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.

19. Apple and the Apple logo are trademarks of Apple Inc., registered in the US and other countries. “Apple Pay” are trademarks of Apple Inc.