

**Terms & Conditions Governing NTUC Plus!/Plus! Visa Credit/Debit Cards -
'NTUC FairPrice, FairPrice Online and Unity In-Store Rebate Programme'**

Programme Period

1. The programme period shall be from 1 March 2015 to 30 April 2016 (both dates inclusive) ("Programme Period"), or such other period(s) as may be determined by Oversea-Chinese Banking Corporation Limited ("OCBC Bank") in its absolute discretion.
2. An additional 1% rebate is provided to cardmembers who opt for salary crediting (see paragraph 4 below) into their NTUC-OCBC Starter Account. This additional rebate is for transactions that take place from 1 March 2015 to 30 June 2016 (or such other dates as may be determined by OCBC Bank from time to time).

Eligibility

3. A NTUC Plus! Visa cardmember can earn a 9% rebate within a month for his purchases in FairPrice supermarkets (including FairPrice Xtra and FairPrice Finest) and FairPrice Online, as well as a 5% rebate at Unity, if he charges at least S\$400 out-store ('out-store spend') to his card account within that same month. Out-store spend is defined as any Visa transactions made outside FairPrice supermarkets (which includes FairPrice Xtra and FairPrice Finest stores), FairPrice Online and Unity (defined as the retail pharmacy arm of Unity Healthcare Co-operative, excluding DentiCare).

A Plus! Visa cardmember can enjoy 5% rebate under the same conditions mentioned above, except that he has to accumulate at least S\$500 worth of out-store spend.

In addition, the following conditions apply to both NTUC Plus! Visa and Plus! Visa cardmembers:

- a. Transactions incurred by a NTUC Plus! Visa or Plus! Visa principal cardmember and his Supplementary cardmember(s) all go towards the required minimum out-store spend of S\$400 or S\$500 respectively, per card account per month. The following are not counted towards out-store spend: Cash advances, interest/late payment/finance charges, cash and NETS transactions, balance transfers and OCBC Paylite/Cash-Out/CashWise monthly repayments. For clarity, out-store includes transactions made at FairPrice Xpress and Cheers outlets.
 - b. For Principal cardmembers who hold both Plus! Visa Card and NTUC Plus! Visa Card, the out-of-store spend on both cards will not be combined to achieve the required minimum out-of-store spend.
 - c. For a NTUC member who charges to his Plus! Visa Card, OCBC will apply the minimum out-store spend threshold of S\$400 (instead of S\$500). However, for new NTUC members using the Plus! Visa Card, the minimum out-store spend threshold of S\$400 will be used (instead of S\$500) only from the second month of membership.
4. A NTUC member can enjoy an additional 1% rebate from OCBC when he charges his purchases at FairPrice supermarkets (which includes FairPrice Xtra and FairPrice Finest stores) and FairPrice Online to his NTUC Plus! Visa Card, provided that he has a salary crediting transaction in his NTUC-OCBC Starter Account ('Starter Account') in the same month. Only salary crediting transactions via GIRO with transaction description "GIRO---SALARY" printed on the monthly

statement, are eligible – for other descriptions, OCBC reserves the right to determine whether they are eligible on a case-by-case basis.

5. NTUC members who are sole proprietors or self-employed and who do not have any salary crediting arrangements with any employer may be considered for qualification on a case-by-case basis by OCBC, provided the member credits at least \$1,000 fresh funds into his NTUC-OCBC Starter Account within a month. The crediting ('inward funds-in') can be made via OCBC ATM or from other bank accounts via GIRO and Cheque Deposit. On months where there is no salary crediting or 'inward funds-in', the additional 1% rebate will not be applicable.
6. This programme is open to cardmembers for personal purchases made at FairPrice supermarkets, FairPrice Online and Unity only. Should cardmembers' spending be deemed to be of commercial and/or non-personal use, OCBC reserves the right to refuse to award any LinkPoints rebates. OCBC reserves the right to validate such cardmembers' nature of purchases through FairPrice, FairPrice Online and Unity in arriving at this decision.

Issuance of Rebates into Cardmembers' Accounts

7. The 9% rebate comprises 4% FairPrice Annual Cash Rebate and 5% rebate in LinkPoints. The 4% FairPrice Annual Cash Rebate is available to NTUC Plus! Visa cardmembers under the terms and conditions set by NTUC FairPrice and is paid out in cash annually, subject to approval at the Annual General Meeting of NTUC FairPrice Co-operative Limited. For details, please refer to www.fairprice.com.sg.

For the remaining 5% rebate in LinkPoints, the LinkPoints are issued based on the rate of 7.5 LinkPoints awarded per S\$1 charged at FairPrice and FairPrice Online, and under the following conditions:

- a. For purchases at FairPrice supermarkets (including FairPrice Xtra and FairPrice Finest), LinkPoints will be awarded to customers for all Visa transactions above S\$20 (excluding the purchase of gift vouchers, Big Sweep/4D/TOTO tickets and cigarettes). At the point of transaction, 2 LinkPoints (1.33%) will be awarded by FairPrice per S\$1 charged while an additional 5.5 Bonus LinkPoints (3.67%) will be awarded by Oversea-Chinese Banking Corporation Limited ("OCBC")
 - b. For purchases made on FairPrice Online, 0.5 LinkPoints (0.33%) per S\$1 charged will be awarded by OCBC during a customer's statement cycle, with an additional 7 Bonus LinkPoints (4.67%) will awarded the following month.
8. For purchases at Unity, Bonus LinkPoints from OCBC will be awarded to customers for all Visa transactions above S\$15. At the point of transaction, 3 LinkPoints (2%) per S\$1 charged will be awarded to holders of the NTUC Plus! Visa Card by Unity and 2 LinkPoints (1.33%) to holders of the Plus! Visa Card. The balance Bonus LinkPoints amounting to an aggregate of 7.5 LinkPoints will be awarded by OCBC.
 9. For the additional 1% rebate mentioned in paragraphs 2 and 4, it is provided by OCBC in the form of 1.5 Bonus LinkPoints per \$1 charged to cardmembers' purchases at FairPrice supermarkets (including FairPrice Xtra and FairPrice Finest) and FairPrice Online.

10. FairPrice, FairPrice Online and Unity in-store terms and conditions relating to issuance of LinkPoints apply. Note that LinkPoints might not be issued by these retailers for certain special promotions, in which case the full 5% LinkPoints rebate might not be attained. Please contact each retailer directly for full details.
11. Bonus LinkPoints will be awarded after rounding up (for 0.5 points and above) or rounding down (for below 0.5 points).

Bonus LinkPoints awarded by OCBC will be completed by the 25th day of the following month of purchase. This also applies to the bonus LinkPoints awarded for the additional 1% rebate mentioned in paragraph 9, except for the 1-31 March Visa transactions, which will be credited by 25 May 2015. SMS notifications will be sent to selected customers who have been awarded Bonus LinkPoints at the sole discretion of OCBC.

General

12. 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.
13. OCBC Bank reserves the right at its absolute discretion to terminate this Programme 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/Debit cardmember and the dates of the Programme.
14. Without prejudice to these terms and conditions, all participants in the Programme 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 the Programme) as OCBC Bank deems fit.
15. OCBC Bank's decision on all matters relating to this Programme 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 the Programme, these terms and conditions will prevail.
16. These terms and conditions shall be governed by the laws of Singapore and the participants in the Programme 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.

Version Date: 17 December 2015