

S\$30 Cash Rebate Promotion: FAQs

Up to S\$30 cash rebate for recurring payments or EZ-Reload charged

1. Who is eligible for the S\$30 cash rebate promotion?

All new and existing NTUC Plus! and Plus! Credit/Debit cardmembers are eligible. The maximum cash rebate which a principal cardmember is eligible to enjoy in this promotion is S\$30, regardless of the number of credit/debit cards held by the cardmember. This promotion is open to both principal and supplementary cardmembers (for credit cards) with a shared eligibility limit for cash rebate of no more than S\$30.

This promotion is not applicable for principal cardmembers whose accounts had been credited with the maximum cash rebate of S\$30 in the previous S\$30 rebate promotions held between March 2012 and 28 February 2014.

2. What do I have to do to enjoy the rebates?

All you have to do is to sign up for a recurring payment with the following Billing Organisations (BO) using the OCBC Easi-Pay Bill Payment Service form:

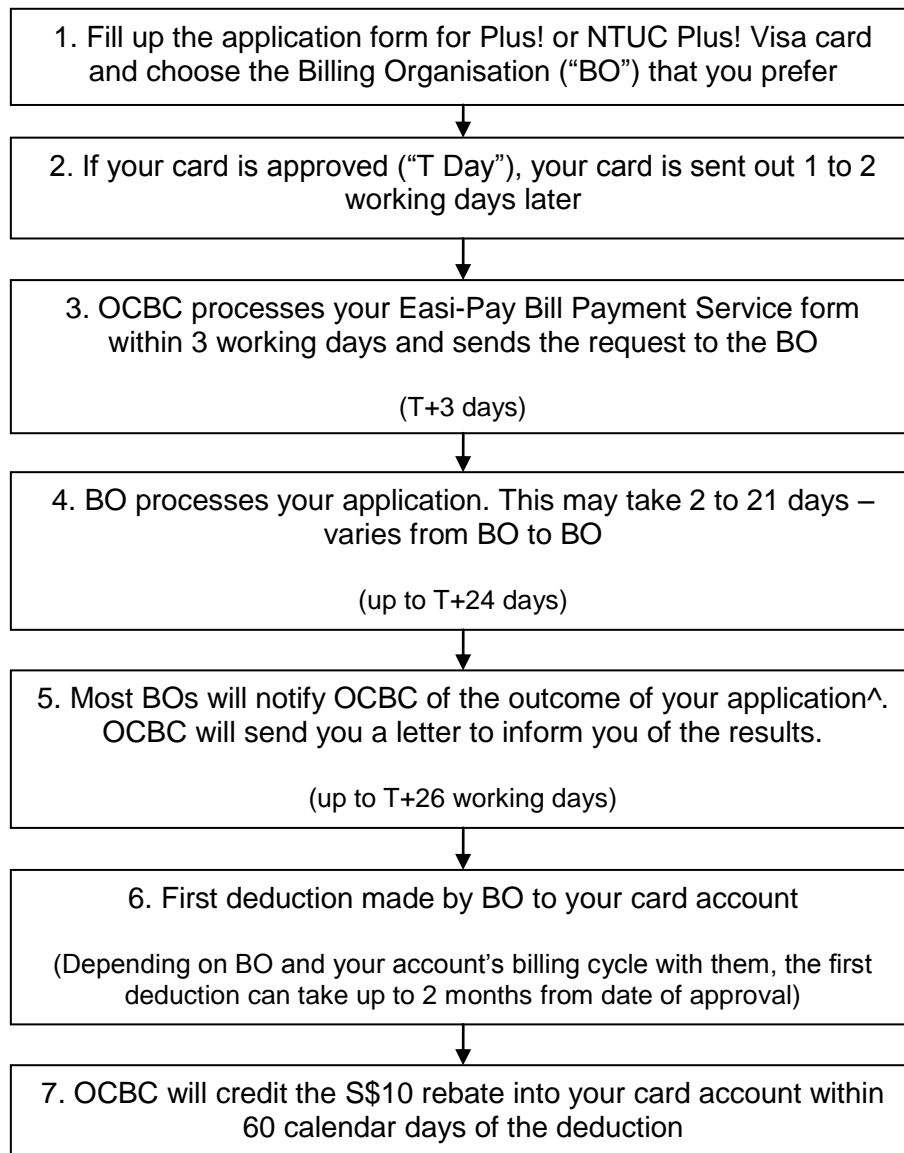
- SingTel
- StarHub
- M1
- Town Councils
- EZ-Link (for EZ-Reload* service)
- Singapore Press Holdings (for selected publications)

* Note: A S\$0.25 fee is levied by EZ-Link for each EZ-Reload top up made. Refer to www.ezlink.com.sg for more details.

3. What happens after I submit the OCBC Easi-Pay Bill Payment Service form?

If you are applying for a new Plus!/NTUC Plus! Visa Credit/Debit card together with the Easi-Pay Bill Payment Service application, the process is shown below:

For Debit Cardmembers, please note that you should apply for EZ-Reload after you have received your new card and topped up your savings account with at least S\$50. If an account has S\$0 balance, the EZ-Reload application will be rejected.



^ Depending on the practices of individual BOs, they may contact cardmember directly on the status of the application. Some BOs do not keep OCBC updated of the status, in which case, you should continue paying your bills with the BO until they initiate the deduction to your card account.

If you are an existing Plus!/NTUC Plus! Visa Credit/Debit Cardmember, the process starts from step 3 above after OCBC has received the Easi-Pay Bill Payment Service form.

4. What is the maximum rebate that each cardmember can enjoy?

Each principal cardmember is eligible up to a maximum of S\$30 cash rebate. Principal and supplementary cardmembers enjoy a combined limit of S\$30.

5. What other benefits do I enjoy if I pay my bills through recurring payment?

For NTUC Plus!/Plus! Credit/Debit Cardmembers who pay their recurring bills to the above Billing Organisations, they can enjoy bonus LinkPoints (in addition to the usual 0.5 LinkPoint per S\$1 Visa transaction) at the following rate:

- SingTel, StarHub, M1, SPH and town councils: 1.5 additional LinkPoints per S\$1
- EZ-Link EZ-Reload service: 2.5 additional LinkPoints per S\$1

Please note that there are limitations on the maximum number of additional LinkPoints you can enjoy every month. Go to the following web page for details:
<http://www.plus.com.sg/banking/visa-cards/credit-cards-benefits#cash-rebate>

6. Do I have to use the OCBC Easi-Pay Bill Payment Service form in order to participate in this programme?

You are encouraged to submit the Easi-Pay Bill Payment Service form for easy tracking and disbursement of the rebate by OCBC. However, if you prefer to apply directly with the BO, you can choose to do so and OCBC will endeavour to identify the recurring transaction when it has taken place, and then do the crediting of the rebate.

7. If I had enjoyed less than S\$30 rebate previously (i.e. enjoyed only S\$10 or S\$20), can I enjoy additional rebates up to the S\$30 cap?

If you were a principal cardmember whose card account had been credited with the maximum of S\$30 cash rebate in the previous S\$30 rebate promotions held between March 2012 and 28 February 2014., you would no longer be eligible for this promotion.

If you as principal cardmember had not got the maximum cash rebate of S\$30 credited into your card account in the previous S\$30 rebate promotion held between March 2012 and 28 February 2014., you would still be eligible to earn the balance of the cash rebate under this promotion.

8. If I was a supplementary credit cardmember and had participated in the previous S\$30 rebate promotion held between March 2012 and 28 February 2014 to receive the cash rebate, would I be eligible for this promotion?

If you as a supplementary cardmember had participated in the previous promotion and have recently applied for a principal Plus! Visa/NTUC Plus! Visa Credit/Debit Card, you would be eligible to participate in this promotion as a principal cardmember and still be entitled to the maximum cash rebate of S\$30.

9. If I opt for EZ-Reload for more than one ez-link card, how much rebate can I enjoy?

If the EZ-Reload for these ez-link cards are charged to the same card account, you can enjoy S\$10 rebate for each ez-link card up to the S\$30 cap.

10. If I sign up for recurring payments for more than one account with the same BO, how much rebate can I enjoy?

You can enjoy S\$10 for each account, up to the S\$30 cap.

Refer to question 11 for more details.

11. If a bill from a BO includes charges for more than one service plan eg one statement includes three service plans (Internet, Mobile and Town Council), do I qualify for S\$30?

You will qualify for S\$10 only, as it is considered one bill/account. Subsequent payment made for the same bill/account is not eligible for cash rebate. If a cardmember signs up for recurring payment for more than 1 account with a Billing Organisation, the cardmember will be eligible to receive cash rebate for each account subject to the S\$30 cap and other requirements of this promotion.

For EZ-Reload, the number of cash rebates that a cardmember enjoys is based on the number of eligible EZ-Link cards linked to the cardmember's card account and upon first reload payment on each card, subject to the cap S\$30 cap. Eligible ez-link cards must be issued by EZ-Link and exclude cards issued by third parties, namely concession cards issued by the Land Transport Authority and NETS Flashpay cards issued by NETS. For terms and conditions related to EZ-Reload, please refer to www.ezlink.com.sg

For full terms and conditions, go to the following web page:
<http://www.plus.com.sg/banking/visa-cards/credit-cards-benefits#cash-rebate>