

Terms & Conditions Governing ‘OCBC 365 Credit Card Up to \$100 Cashback Online Promotion May – July 2018 (The Promotion)’

Promotion Period

1. The promotion period is defined as from 23 May 2018 to 31 July 2018, both dates inclusive (the “Promotion Period”).

Eligibility

2. You are eligible to participate in the Promotion if (the “Eligible Customer”):
 - a. you are not an existing OCBC Credit Card Principal holder; and
 - b. you had not cancelled any existing OCBC Principal Credit Card within the last 6 months prior to the Promotion Period.

For the avoidance of doubt, existing OCBC Credit Card supplementary cardholders who do not hold any existing OCBC Credit Card as the principal cardholder is eligible to participate in this Promotion.

Cashback and Gift Card

3. “Qualifying Spend Period” means a period of two (2) consecutive calendar months commencing on the first day of the calendar month following the approval of the Eligible Customer’s OCBC 365 Principal Credit Card applied for in accordance with Clause 5(i) below.

Example: Your OCBC 365 Card is approved on 30 May 2018, your Qualifying Spend Period will be the months of June and July 2018.

4. "Qualifying Spend" refers to any retail transactions (including face to face or online purchases), but exclude Transactions made via NETS, annual card fees, Cash on Instalment, Instalment Payment Plan, Interest, Late Payment charges, Tax Payment, Cash Advances, Balance Transfers, Internet Banking, AXS, SAM or any other payment network and all other bank fees and charges are excluded from the calculation of the spend for this Promotion. For the avoidance of doubt, OCBC has absolute discretion to determine whether or not a transaction is considered a “retail transaction”.
5. Each Eligible Customer will receive (the “Eligible Customer”):

Cashback	Criteria
S\$50 Cashback per calendar month of Qualifying Spend Period	<p>(i) You make an application for an OCBC 365 Principal Credit Card (“Eligible Card”) via OCBC online website here (“Eligible Website”) during the Promotion Period and your application(s) is successfully approved by OCBC by 31 August 2018; and</p> <p>(ii) You charge at least S\$300 of Qualifying Spend to your Eligible Card per calendar month during the Qualifying Spend Period.</p> <p>Example 1: Your Eligible Card is approved on 30 May 2018, you spend at least S\$300 for June 2018 and July 2018, you will receive a maximum of S\$100 Cashback.</p> <p>Example 2: Your Eligible Card is approved on 30 May 2018, you spend at least S\$300 for June 2018 only, you will receive S\$50 Cashback.</p>

6. Subject to fulfilment of Clause 5 above to the absolute satisfaction of OCBC, an amount of up to S\$100 will be credited to the Eligible Customer's Eligible Card account by the end of 30 November 2018.
7. For the avoidance of doubt, each Eligible Customer is only entitled to receive a maximum of S\$100 cashback amount upon fulfilment of Clause 5 above.
8. The Qualifying Spend can be aggregated between Principal and Supplementary Cardmembers and is only valid for transactions posted within the Qualifying Spend Period.

General

1. 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 Eligible Customer and the dates of this Promotion.
2. 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.
3. 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 shall prevail.
4. 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.