

## **Terms and Conditions Governing the OCBC Business Debit Card 0.8% Cashback Campaign (the “Promotion”)**

### **Promotion Period**

1. The promotion period will be from 1 June to 31 July 2017 (both dates inclusive) or such other period as may be determined by Oversea-Chinese Banking Corporation Limited (“OCBC”) in its absolute discretion (the “Promotion Period”).

### **Eligibility**

2. You are eligible to take part in the Promotion (“Eligible Cardmembers”) if:
  - (a) You are an existing OCBC Business Debit Cardmember; and
  - (b) Your OCBC Business Debit Card account(s) are in good standing with OCBC during the Promotion Period and up till 31 August 2017 (one month after the end of the Promotion); and
  - (c) You charge Eligible Overseas Spend (as defined below) or Eligible Local Transport Spend (as defined below) via MasterCard to your OCBC Business Debit Card during the Promotion Period in accordance to the terms and conditions of the Promotion.

### **Eligible Overseas Spend**

3. Eligible Overseas Spend must be charged in a currency other than Singapore Dollars (“Foreign Currency”) via MasterCard to your card account during the Promotion Period.
4. Transactions can either be face-to-face at point of sale or online whereby the currency of transaction is a foreign currency.
5. Eligible Overseas Spend excludes transactions made via mobile apps, telephone, mail order in foreign currency or made in person overseas but charged in SGD.
6. Eligible Cardmembers will receive 0.8% cashback on all Eligible Overseas Spend posted to the customer account during the Promotion Period.

### **Eligible Local Transport Spend**

7. Eligible Local Transport Spend must be charged at any of the following merchants to your card account via MasterCard during the Promotion period;
  - a. Comfort DelGro Corporation
  - b. Grab Singapore
  - c. UBER Singapore
8. Spend must be made via MasterCard and must be made in Singapore Dollars.
9. Eligible Cardmembers will receive 0.8% cashback on all Eligible Local Transport Spend posted to the customer account during the Promotion Period.

### **Miscellaneous**

10. Eligible Transactions for each calendar month will be computed by adding together Eligible FX Spend and Eligible Local Transport Spend posted within that calendar month.
11. The amount each Eligible Cardmember receives in cashback will be calculated based on the total value of the Eligible Transactions made during each month during the Promotion Period.
12. The total amount of cashback a customer can be awarded for the duration of Promotion Period is capped at S\$100 awarded for Eligible Transactions posted in June and S\$100 awarded for Eligible Transactions posted in July
13. In the event of ambiguity, OCBC retains the right to determine whether a particular transaction qualifies as an Eligible Transaction.

14. Your OCBC Business Debit Card account will be credited with the relevant cashback amount by 31 August 2017. You cannot transfer or exchange the cashback for cash, credit or other benefits.
15. MasterCard Transactions charged to the OCBC Business debit Card but yet to be posted to the card account during the Promotion period will not be taken into account in the computation of cashback to be awarded.
16. Purchases made via NETS, Good and Services Taxes, and other fees and charges are excluded from the calculation of Eligible Transactions for this Promotion.
17. Refunded MasterCard transaction will be deducted from the relevant monthly billed amount for the computation and award of cashback.
18. OCBC reserves the right at any time without giving any reason or notice to you to deduct, withdraw or cancel any rebates awarded to you without liability. You will not be entitled to any payment or compensation whatsoever in respect of such deduction, withdrawal or cancellation.
19. OCBC has the right to end or withdraw the Promotion at any time without giving notice.
20. OCBC has the absolute discretion to amend, vary or change these terms and conditions without your consent or providing any notice to you. 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.
21. Without prejudice to the generality of the above, the consent of any third party is not required for any variation (including any release or compromise of any liability) or termination of these terms and conditions, notwithstanding any term herein to the contrary. The laws of Singapore apply to these terms and conditions, and any disputes between you and OCBC will be dealt with in the courts of Singapore