

Terms & Conditions governing the OCBC Robinsons Group Visa Card S\$50 Cash Back Acquisition Promotion ("Promotion")

Promotion Period

1. The promotion period shall be from 1 January 2019 to 28 February 2019 (both dates inclusive) ("Promotion Period").

Eligibility

2. To qualify for this Promotion ("Qualified Cardmembers"):

- (a) You must be an existing OCBC credit cardholder;
 - (b) Your application for a OCBC Robinsons Group Visa Card must be successfully approved during the Promotion Period;
 - (c) You must be amongst the first 2000 OCBC credit cardholders to register for the Promotion via SMS **RCARD**<space>**Name**<space>**NRIC** to 76062 during the Promotion Period; and
 - (d) Charge least S\$300 "Qualifying Spend" to your OCBC Robinsons Group Visa Card within 30 days of card approval.
3. Applicants who had cancelled their OCBC Robinsons Group Visa Card facilities within the last 6 months prior to the commencement of this Promotion and re-applied for it under this Promotion are not eligible to participate in this Promotion.
4. "Qualifying Spend" refers to any retail transactions (whether online or in stores) made with your OCBC Robinsons Group Visa Card during the Promotion Period, but excludes payments relating to annual card fees, Cash-On-Instalment IPP, extended payment plan, income tax payment, bill payments made via Internet Banking, bill payments made via AXS, interest, late payment charges, goods and services taxes, cash advances, balance transfers and other fees and charges incurred on the OCBC Robinsons Group Visa Card.
5. "Qualifying Spend" will be determined by its transaction date based on Singapore Timing (UTC+08:00) and OCBC Bank bears no liability for any late submission or transaction posting of any purchase by any merchant that might affect the Promotion.

Rewards

6. Subject to the terms and conditions of this Promotion being fulfilled, an amount of S\$50 ("Cashback") will be credited to the Qualified Cardmembers' OCBC Robinsons Group Visa Card account by 30 April 2019.
7. OCBC Bank reserves the right to change or substitute the Cashback with any item of similar value without notice.
8. 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 Qualified Cardmember and the dates of this Promotion.

General

9. OCBC Bank is not responsible for the quality, merchantability or the fitness for any purpose or any other aspect of the gift. Notwithstanding anything herein, OCBC Bank is not at any time responsible or held liable for any damage or defect in any gift and/or for any harm and injury, loss or damage whatsoever or howsoever caused or arising from the use of the gift.
10. 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 will prevail.
11. OCBC Bank shall not be responsible for any loss or damage to any person in connection with the Promotion howsoever arising, including any error in computing chances, any breakdown or malfunction in any computer system or equipment, any notice which is misdirected or lost in post.
12. 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.