

**Terms & Conditions Governing the S\$20 Cash Rebate for NTUC/OCBC Plus! Visa Cards Christmas 2018
Promotion (the "Promotion")**

Promotion Period

1. The promotion period shall be from 1 December 2018 to 31 December 2018 (both dates inclusive), or such other period(s) as may be determined by Oversea-Chinese Banking Corporation Limited ("OCBC Bank") in its absolute discretion (the "Promotion Period").

Eligibility

2. The Promotion is valid for holders of NTUC/OCBC Plus! Visa Credit and Debit Cards ("Plus! Visa Card").
3. Receive a S\$20 cash rebate when you accumulate a total spend of at least S\$350 across FairPrice Supermarkets, FairPrice Finest, FairPrice Xtra, FairPrice On and Unity Pharmacy stores on your Plus! Visa Card (excluding FairPrice Xpress and Warehouse Club) during the Promotion Period.
4. For purchases made via FairPrice On, the last date for home delivery or collection of the online order is 31 December 2018 in order for the transaction to be deemed eligible under this Promotion.
5. Limited to the first 9,000 Plus! Visa Card accounts. Each Plus! Visa Card account is entitled to receive the rebate once during the Promotion Period.
6. If both the Plus! Visa Card principal cardholder and supplementary cardholder qualify for the Promotion with transactions made during the Promotion Period, only one cash rebate of S\$20 will be awarded to the principal cardholder.
7. The S\$20 cash rebate will be credited by OCBC Bank by 31st January 2019.
8. Cash, NETS and other payments made via other OCBC Bank credit/debit cards are not eligible for this Promotion.

General

1. This Promotion shall not apply in conjunction with any other privileges or promotions unless otherwise stated.
2. The decision of OCBC Bank on all matters relating to this Promotion shall be final and binding. No correspondence or appeal will be entertained. In the event of any inconsistency between these terms and conditions and any brochure, marketing or promotional material, these terms and conditions will prevail.
3. OCBC Bank reserve the right to terminate or suspend this Promotion and/or add to, delete, change or vary these terms and conditions at any time or from time to time without notice including without limitation, the eligibility of any Credit Cardmember and the dates of this Promotion.

4. OCBC Bank shall not be responsible for any loss or damage to any person in connection with this Promotion howsoever arising, including without limitation any breakdown or malfunction in any computer system or equipment, any notice which is misdirected or lost in the post.
5. 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.

Version date: 27th November 2018