

## Terms and Conditions Governing the OCBC Business Debit Card Mobile Payments Promotion (the “Promotion”)

### Promotion Period

1. The promotion period will be from 1 February 2019 to 31 March 2019 (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 you are an existing OCBC Business Debit Cardmember and your OCBC Business Debit Card account(s) are in good standing with OCBC during the Promotion Period and up till 31 May 2019.

### Eligible Mobile Payment Transactions

3. Mobile Payment Transactions refer to transactions made via Apple Pay, Google Pay, Samsung Pay, Fitbit Pay and Garmin Pay.
4. Transactions can either be **face-to-face at point of sale** or **online**, and in either **local currency** or **foreign currency**.
5. In the event of ambiguity, OCBC retains the right to determine whether a transaction qualifies as Eligible Mobile Payment Transaction.
6. Payments made via NETS or AXS, tax payments, and other fees and charges are excluded from the calculation of spend and award of cashback for this Promotion.
7. Refunded MasterCard transactions will be deducted from the relevant monthly billed amount for the computation and award of cashback.

### Rebate

8. Eligible Cardmembers will enjoy the below Rebate on all Eligible Mobile Payment Transactions (as defined above) charged via MasterCard to their OCBC Business Debit Card.

Spend Period	Rebate	Rebate Cap per Spend Period
1 February 2019 – 28 February 2019	5%	S\$50
1 March 2019 – 31 March 2019	5%	S\$50

9. The total Rebate that can be earned by each Eligible Cardmember under this Promotion is capped at S\$100 (i.e. S\$50 for each Spend Period) and is in addition to the normal rebates that you earn under the OCBC Business Debit Card Rebates Programme.
10. The Rebate will be credited into the Eligible Cardmembers’ Business Debit Card account by 31 May 2019.

**General**

11. The Rebate cannot be transferred or exchanged for cash, credit or other benefits.
12. OCBC reserves the right at any time without giving any reason or notice to you to deduct, withdraw, cancel or clawback any rebate awarded to you without liability. You will not be entitled to any payment or compensation whatsoever in respect of such deduction, withdrawal, cancellation or clawback.
13. OCBC has the right to end or withdraw the Promotion at any time without giving notice.
14. OCBC has the absolute discretion to amend, vary or change these terms and conditions without your consent or providing any notice to you. OCBC's decision on all matters relating to the Promotion will be final and binding. If there is any difference between these terms and conditions and any brochure, marketing or promotional material relating to the Promotion, these terms and conditions will prevail.
15. 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. 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.