



Terms and Conditions governing the OCBC Robinsons Group Visa Card Christmas PayWave Campaign 2018 (“Promotion”)

Promotion Period

1. The promotion period shall be from 3 to 25 December 2018 (both dates inclusive) (the “Promotion Period”).

Eligibility

2. To qualify for this Promotion (“Qualified Cardmembers”):
 - (i) You must be the first 1,200 OCBC Robinsons Group Visa Cardmembers to successfully register for the Promotion via an online form available at ocbc.com/robinsonspaywave specifying the 16-digits of your OCBC Robinsons Group Visa Card that you will be using to make Visa payWave purchases.
 - (ii) You must have received an electronic direct mail (EDM) or SMS from Oversea-Chinese Banking Corporation Limited (“OCBC Bank”), inviting you to participate in this Promotion. The invitation to participate in this Promotion is not transferrable.
 - (iii) You must charge at least S\$300 or S\$500 of Qualifying Spend (as defined in Clause 2(iii) below) to your registered OCBC Robinsons Group Visa Card using Visa payWave **from 3 to 25 December 2018**.
 - (iv) “Qualifying Spend” refers to all Visa payWave retail spend accumulated through any contactless payment technology (whether in Singapore Dollars or foreign currency) made with your registered 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.
 - (v) 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.
 - (vi) OCBC is not responsible to ensure that the Visa payWave Spend transactions are transacted and posted promptly and captured in OCBC’s system and shall not be responsible for any failure or delay in the transmission or receipt of evidence of the Visa payWave Spend transactions by Visa Acquiring Merchants, merchant establishments, VISA International Incorporated, postal or telecommunication authorities or any other party(s) which may result in a Visa payWave Spend transaction incurred by the



Qualified Cardmember being omitted from being received by OCBC during the Promotion Period.

Rewards

3. Subject to these terms and conditions, a Qualified Cardmember who accumulates the following retail spend via Visa payWave during the Promotion Period will receive:
 - Charged at least S\$500 to receive S\$50 cashback; **OR**
 - Charged at least S\$300 to receive S\$20 cashback
4. Each Qualified Cardmember can only receive 1 reward and capped at S\$50.
5. The cashback will be credited to the Qualified Cardmembers' OCBC Robinsons Group Visa card account by 31 January 2019.
6. Qualified Cardmembers' OCBC registered card account must be valid and in good standing at the time of crediting.

General

7. OCBC Bank reserves the right in its sole and absolute discretion to determine whether a transaction qualifies as a qualifying spend under the Promotion. If OCBC Bank in its sole and absolute discretion decides that any transaction is not to be considered a valid transaction, the cashback will not be awarded.
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 at any time without notice including without limitation, the eligibility of any Qualified Cardmember and the dates of the Promotion.
9. OCBC Bank's decision on all matters relating to this Promotion shall be final and binding on all participants. No correspondence or appeal shall be entertained by OCBC Bank.
10. 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 the post.
11. These terms and conditions shall be governed by the laws of Singapore and the participants shall irrevocably submit to the 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 rights under the Contracts (Rights of Third Parties) Act (Cap 53B) to enforce any of these terms and conditions.

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