Terms & Conditions Governing the 'OCBC SCORE Exclusive SGD80/50 Cashback Promo' (the "Promotion")

Promotion Period

 The promotion period shall be from 8 November 2018 to 8 November 2019 (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. This Promotion is only applicable to:
 - (a) new OCBC Credit Cardmembers who have applied for at least one of the Eligible Cards (as defined in Clause 3 below) via SCORE (www.scoresg.com); or
 - (b) existing OCBC Credit Cardmembers who do not hold any Eligible Cards and have applied for one Eligible Card via SCORE (www.scoresg.com),

during the Promotion Period, and whose Eligible Card application is approved by OCBC Bank on or before 8 November 2019. For the avoidance of doubt, existing supplementary OCBC credit cardholders who do not hold any OCBC credit cards as a principal cardholder are eligible to participate in this Promotion.

- 3. This Promotion is only applicable for applications made for the following OCBC Credit Cards (the "Eligible Cards"):
 - a. OCBC Plus! Visa Credit Card;
 - b. NTUC Plus! Visa Credit Card.
- 4. Subject to the fulfilment of Clause 2(a) above to the absolute satisfaction of OCBC Bank, an amount of S\$80 will be credited into the approved Eligible Card account of the relevant customer within 3 months from the date of card approval.
- 5. Subject to the fulfilment of Clause 2(b) above to the absolute satisfaction of OCBC Bank, an amount of S\$50 will be credited into the approved Eligible Card account of the eligible customers within 3 months from the date of card approval.
- 6. For the avoidance of doubt, Eligible Card applications submitted through other promotion channels will not be eligible for this Promotion.
- 7. Applicants who had cancelled existing OCBC Credit Card facilities within the last 6 months prior to participating in this Promotion will be disqualified from participating in this Promotion.

General

- 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 customer and the dates of this Promotion.
- 9. 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.

10. 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: 1 November 2018