

Terms and Conditions Governing The Great Singapore Airlines Getaway Spend & Redeem Promotion:

1 September – 30 September 2016 ("Singapore Airlines Spend & Redeem")

"You" refers to the customer.

"We/ us" refers to OCBC.

Eligibility

- 1. The Singapore Airlines Spend & Redeem promotion runs from 1 September 2016 Singapore Time (SGT) 00:01 till 30 September 2016 SGT 23:59 (both dates inclusive) or such other date(s) as may be determined and notified by OCBC Bank in its sole and absolute discretion from time to time without prior notice in whatever mode of communication as OCBC Bank deems fit ("Promotion Period").
- 2. To qualify for the Singapore Airlines Spend & Redeem promotion (the "Promotion"), you need to incur a minimum spend ("Qualifying Spend") as outlined in Clause 6 on certain Qualifying Transactions (as defined below) in compliance with the requirements set out in these terms and conditions and charged to your OCBC Credit/Debit Cards during the Promotion Period.
- 3. Qualifying Transactions means any MasterCard/VISA card transaction(s) that are <u>made via the official</u>
 <u>Singapore Airlines website (singaporeair.com or singaporeairgetaway.com) for the purchase of air tickets (the "Air Tickets").</u>
- 4. You are eligible to take part in the Promotion ("Eligible Cardmembers") if:
 - a) You are an existing OCBC Credit or Debit Cardholder (Corporate Cards, Business Cards and Private Label Cards are not eligible); and
 - b) Your OCBC Credit/Debit Card account(s) are in good standing with OCBC during the Promotion Period; and
 - c) You meet the Qualifying Spend amount of Qualifying Transactions within the Promotion Period; and
 - d) You must travel using the Air Tickets between 1 January 2017 Singapore Time (SGT) 00:01 till 25 May 2017 SGT 23:59; and
 - e) You have SMS in to participate for the Promotion and have received a successful reply on your participation.
- 5. Qualifying Transactions performed on a Supplementary Credit Card will be rolled up under the Principal Credit Cardmember. Should a Supplementary Credit Cardmember and the Principal Credit Cardmember both SMS in to participate and qualify for the Promotion, only the Principal credit Cardmember will be entitled to a redemption item, depending on the Qualifying Spend.

Participation and Qualification

6. There are three (3) redemption items available for redemption depending on the minimum spend incurred by you as set out in the table below. Once you are eligible to participate, you can only send one (1) SMS for each redemption item that you would like to redeem.

Table 1

Minimum Spend Tier	Redemption Item	Quantity Available
\$\$5,000	28" Luggage	250
\$\$3,500	24" Luggage	250
S\$2,500	20" Luggage	250

To participate in this Promotion, during the Promotion Period, Eligible Cardmembers must follow the steps below:

Step 1: Charge a minimum spend amount on Singapore Airlines purchases to your OCBC Cards (As set out in Table 1 of Clause 6 above)

Step 2: Register via SMS to **76062** indicating the respective keyword (As set out in Table 2 of Clause 6 below)

Keyword<space>16-digit OCBC card number to 76062 Example: SIA28 4524192088888888

Table 2

Minimum Spend Tier	Redemption Item	Keyword
\$\$5,000	28" Luggage	SIA28
\$\$3,500	24" Luggage	SIA24
S\$2,500	20" Luggage	SIA20

- Step 3: You will receive a SMS reply by 31 October 2016 if you qualify for the redemption item
- 7. You must send in the SMS in the format specified using a Singapore-registered mobile number to qualify for the Promotion. An SMS sent from an overseas mobile number will not qualify.
- 8. If you are sending in the SMS from overseas using your Singapore-registered mobile number, you agree that the associated roaming SMS fees will be borne by you.
 - OCBC will not be responsible for any failure or delay in the transmission of such SMS.
- 9. You can only send one (1) SMS for each spend tier that you will like to participate in.
- 10. Registration is allocated on a first-come, first-served basis according to the time stamp of the SMS in Singapore Time (SGT).
- 11. Qualifying Cardmembers for each spend tier will be determined based on a combination of factors:
 - Total Qualifying Transactions are transacted and successfully posted in the bank's records within the Promotion Period
 - SMS registration timing
 - Minimum Qualifying Spend

- 12. The last day you can SMS in to participate will be on 30 September 2016 at 2359 hours, or when the registration slots are full, whichever is earlier.
- 13. In the event of any ambiguity, OCBC retains the right to determine whether a particular transaction qualifies as a Qualifying Transaction.
- 14. You will be eligible to receive the redemption item if you meet the following conditions:
 - a) You have made the Qualifying Transactions and incurred the relevant Qualifying Spend (as set out in Table 1 of Clause 6 above) during the Promotion Period; and
 - b) You have SMS in to participate for the Singapore Airlines Spend & Redeem promotion and successfully registered a slot in the campaign; and
 - c) You qualify as one of the qualifying Eligible Cardmembers for the spend tier that you had registered for. The number of Eligible Cardmembers who can qualify is set out in Table 1 of Clause 6.
- 15. You will receive an SMS from OCBC by 31 October 2016 to inform you if you qualify for the eligible redemption item. Refer to Clause 19 22 for Redemption details.
- 16. These Card transactions **DO NOT** qualify:
 - Purchase of Singapore Airlines tickets via other third party agent or websites (i.e. not via the official Singapore Airlines website)
 - transactions carried out by phone
 - transactions carried out by mail order
 - NETS transactions
 - recurring payment transactions
 - instalment payment plans
 - cash advances
 - balance transfers
 - insurance premiums charged to your Card account
 - payment to financial institutions (including banks and securities/brokerage firms)
 - payment of funds to prepaid accounts
 - bill payments and/or funds transfer made using OCBC Online or Mobile Banking
 - Donations and charity made over the internet
 - any amount charged during the Qualifying Period that is not posted to your Card Account(s) and/or subsequently cancelled, voided, refunded or reversed
 - any fees and charges (including but not limited to annual card fees, CCY conversion fees, interest fees, finance charges and/or late payment charges)
- 17. In the event a Qualifying Transaction is cancelled or reversed which resulted in total spend falling below the minimum Qualifying Spend during the Promotion Period (as set out in Table 1 of Clause 6), we reserve the right to charge the amount equivalent to the value of the redemption item redeemed to your OCBC Card within 60 working days from the date of redemption. Please refer to Table 3 below for the value of each redemption item:

Table 3

Redemption Item	Value
20" Luggage	S\$60
24" Luggage	S\$80
28" Luggage	S\$100

18. We reserve the right to debit the value (as set out in Table 3 of Clause 17) from any of your accounts with us if after successfully redeeming the item, you:

- terminate the Card account within six (6) months from 31 October 2016; or
- reverse any of the Card transactions made during the qualifying Promotion Period within six (6) months from date of that Card transaction.

Redemption location

- 19. You can make the redemption after you have received our SMS by 31 October 2016 informing you of your qualification for the redemption item. You must redeem the items from 1 to 30 November 2016.
- 20. You must bring along all the items below:
 - the successful SMS reply
 - your OCBC Card(s) used for the transactions
- 21. You can make your redemption from 1 to 30 November 2016 at the location below:

181 Orchard Road

Orchard Central #06-15

Singapore 238896

Operating hours: 11am – 8pm (Monday – Sunday)

22. We will not reserve any redemption item for any person or entertain any request to transfer them to another location or another person.

General

- 23. We have the right to end this Promotion or change any terms and conditions at any time without giving you notice. This includes changing the rules relating to who is eligible for the Promotion and the dates of the Promotion.
- 24. You allow us to reveal information about you or your account to any person (including the people involved in organising, promoting and carrying out the Promotion) as we see fit.
- 25. Our decision on all matters relating to this Promotion will be final and binding on all participants. 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.
- 26. The laws of Singapore apply to these terms and conditions, and any disputes between you and us 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 does not have the right under the Contracts (Rights of Third Parties) Act (Cap 53B) to enforce any of these terms and conditions.