

OCBC Titanium Rewards Credit Card 10x Rewards Mobile Payments & Personal Care Promotion from 17 October 2016 to 4 August 2018 (“Promotion”)

(a) Only OCBC Titanium Rewards Cardmembers are eligible to participate in this Promotion (“Eligible Cardmembers”)

(b) Eligible Cardmembers are entitled to earn 10 OCBC\$ (every S\$1 charged = 10 OCBC\$) when they make transactions with their OCBC Titanium Rewards Card from 17 October 2016 to 4 August 2018 at Personal Care retail establishments with the following Merchant Category Code (MCC):

- MCC 5912: Drug Stores and Pharmacies

(c) Eligible Cardmembers are entitled to earn 10 OCBC\$ (every S\$1 charged = 10 OCBC\$) when they make transactions with their OCBC Titanium Rewards Card from 17 October 2016 to 4 August 2018, through Mobile Payments (Android Pay, Apple Pay, Samsung Pay), excluding the following transactions:

- Online and in-app transactions
- Annual card fees
- Cash-On-Instalment Plans
- Instalment Payment Plans
- Paylite Payments
- Extended Payment Plans
- Interest and Late Payment Charges
- Tax Payments
- Cash Advances
- Balance Transfers
- Any other fees and charges or transactions determined by OCBC from time to time
- Transactions that earn 10 OCBC\$ under Clause 1(a)(i)(a) of the Terms and Conditions Governing OCBC Titanium Credit Card Programme
- Transactions made at the Merchant Category Code (MCC) 5912: Drug Stores and Pharmacies

(d) Notwithstanding anything to the contrary, Eligible Cardmembers agree that the total aggregate of OCBC\$ they can earn from spending in the categories set out in paragraph (b) above, paragraph (c) above and/or Clause 1(a)(i)(a) of the Terms and Conditions Governing OCBC Titanium Rewards Credit Card Programme shall not exceed 120,000 OCBC\$ in each card anniversary.

In other words, if the total aggregate OCBC\$ earned by an Eligible Cardmember (in a relevant card anniversary) in the categories set out in paragraph (b) above, paragraph (c) above and/or Clause 1(a)(i)(a) of the Terms and Conditions Governing OCBC Titanium Rewards Credit Card Programme exceeds 120,000 OCBC\$, the Eligible Cardmember will (i) not be entitled to continue earning the OCBC\$ under any of the categories stated in paragraphs (b) above, paragraph (c) above and Clause 1(a)(i)(a) of the Terms and Conditions Governing OCBC Titanium Rewards Credit Card; and (ii) will only earn 1x OCBC\$ for every S\$1 spend thereafter in that relevant card anniversary. The OCBC Titanium Rewards Credit Card Programme is governed by the Terms and Conditions Governing OCBC Titanium Credit Card Programme. For more details of the said terms and conditions, please refer to www.ocbc.com/titaniumrewards.

(e) For each 10x OCBC\$ earned, 1 OCBC\$ will be posted to the Card Account with every S\$1 successfully charged to the Card Account. The remaining 9 OCBC\$ will be posted to the Card Account by the end of the next calendar month, following the relevant transaction posting date.

(f) Retail purchases charged to the Card but have yet to be posted to the Card Account shall not be taken into account in the computation of OCBC\$ to be awarded.

(g) OCBC Bank reserves the right in its sole and absolute discretion to determine the type of eligible transactions which qualify under the Promotion. This includes without limitation, whether a transaction is to be considered a retail transaction. If OCBC Bank in its sole and absolute discretion decides that any transaction is not to be considered as a retail transaction, or that any transaction does not

otherwise qualify under the Promotion, the OCBC\$ may not be awarded. Spend will be computed based on transaction posted date.

(h) OCBC reserves the right to revoke, deduct and/or recompute any OCBC\$ awarded in the event a Cardmember and/or Supplementary Cardmember fails to effect due payment for the Card transactions and/or if the account is closed or terminated by the Cardmember or the Bank, as the case may be;

(i) OCBC reserves the right at any time without giving any reason or notice to you to deduct, withdraw or cancel any OCBC\$ or other rewards/rebates awarded to you without liability. You will not be entitled to any payment or compensation whatsoever in respect of such deduction, withdrawal or cancellation.

(j) OCBC reserves the right to change or substitute the OCBC\$ with any item of similar value without notice.

(k) The crediting of any OCBC\$ or other rewards to your Card Account will be entirely at OCBC's discretion and OCBC shall not be liable or responsible for any loss or damage suffered or incurred by any Cardmember in connection with OCBC crediting or not crediting any OCBC\$ or other rewards/rebates to Cardmembers.

4. Amendments

We may vary, add, delete, amend or modify any one or more provisions in these Terms and Conditions at any time and from time to time without notice. You are deemed to accept and are bound by such variations, additions, deletions, amendments and/or modifications if you do not terminate the use of the Card.

5. Rights of third parties

A person who is not a party to these Terms and Conditions has no right under the Contracts (Rights of Third Parties) Act Cap 53B to enforce any of these Terms and Conditions.

6. Governing law and jurisdiction clause

These Terms and Conditions shall be governed by and construed in accordance with the laws of the Republic of Singapore, and you irrevocably submit to the non-exclusive jurisdiction of the Courts of the Republic of Singapore.