

Terms and Conditions Governing the OCBC Titanium Rewards 15X OCBC\$ overseas Shopping and 5X OCBC\$ Dining Campaign from 1 December to 31 December 2017 (the “Promotion”)

Enjoy 5x OCBC\$(2 Miles) (“**Bonus OCBC\$**”), for every dollar spent on dining transactions up to S\$500(or its equivalent in foreign currency) on your OCBC Titanium Rewards Card from 1 December to 31 December 2017 (the “Promotion Period”).

For avoidance of doubt, to enjoy the Bonus 5x OCBC\$, dining transactions must be performed at dining establishments that fall within any of the following Merchant Category Codes (MCC):

a. MCC 5812, 5814, 5811

Enjoy 15x OCBC\$(6 Miles) for every dollar spent on your OCBC Titanium Rewards Card during the Promotion Period on shopping transactions (Clothes, bags, shoes) made overseas at retail establishments that fall within any of the following Merchant Category Codes (MCC):

- a. MCC 5699: Miscellaneous Apparel and Accessory Shops
- b. MCC 5611: Men’s and Boys’ Clothing and Accessories Stores
- c. MCC 5621: Women’s Ready to Wear Stores
- d. MCC 5631: Women’s Accessory and Speciality Stores
- e. MCC 5641: Children’s and Infants’ Wear Stores
- f. MCC 5651: Family Clothing Stores
- g. MCC 5661: Shoe Stores
- h. MCC 5691: Men’s and Women’s Clothing Stores

To qualify (“Qualified Cardmembers”):

- You must be an OCBC Cardmember (“Cardmember”) holding an OCBC Titanium Rewards Card who received an electronic direct mail (EDM) or SMS from OCBC Bank, inviting you to participate in this Promotion.
- Your card account must be active and in good standing until the Bonus OCBC\$ is credited to your account

Detailed Terms and Conditions

1) This Promotion is only applicable to OCBC Titanium Rewards Cardmembers who have received an EDM or SMS inviting them to participate in this Promotion and the invitation is not transferable.

2) Subject to these terms and conditions, the Bonus OCBC\$ will be credited to Qualified Cardmembers’ OCBC Titanium Rewards Card account by 30 January 2018.

3) This Promotion is applicable to retail and dining transactions only.

4) 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 shall not be taken into account in the award and computation of OCBC\$.

5) 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 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.

6) OCBC Bank reserves the right to debit the Qualified Cardmember's account for the OCBC\$ awarded in case of dispute or refunds.

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

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 Cardmember and the dates of the Promotion.

10) 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.

11) In the event of any inconsistency between these terms and conditions and any brochure, marketing or promotional material, these terms and conditions will prevail.

13) 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.

14) These terms and conditions shall be governed by the laws of Singapore and the participants shall 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 rights under the Contracts (Rights of Third Parties) Act (Cap 53B) to enforce any of these terms and conditions.