

TERMS AND CONDITIONS GOVERNING THE OCBC TITANIUM REWARDS 15X OCBC\$ CHINESE NEW YEAR CAMPAIGN SINGAPORE PROMOTION (“PROMOTION”)

1. Subject to the Terms and Conditions Governing OCBC Titanium Rewards Credit Card Programme, OCBC Titanium Rewards Cardholders are entitled to earn 10X OCBC\$ with every S\$1 spend, if they perform Local & Overseas Shopping Transactions and Local & Overseas Online Transactions at establishments that fall within any of the following approved Merchant Category Codes (MCC):
 - MCC 5311: Department Stores
 - MCC 5611: Men’s and Boys’ Clothing and Accessories Stores
 - MCC 5621: Women’s Ready to Wear Stores
 - MCC 5631: Women’s Accessory and Speciality Stores
 - MCC 5641: Children’s and Infants’ Wear Stores
 - MCC 5651: Family Clothing Stores
 - MCC 5661: Shoe Stores
 - MCC 5691: Men’s and Women’s Clothing Stores
 - MCC 5045: Computers, Peripherals, and Software
 - MCC 5732: Electronics Stores
 - MCC 5699: Miscellaneous Apparel and Accessory Shops

2. Subject to the Terms and Conditions Governing OCBC Titanium Rewards Credit Card 10x Rewards Mobile Payments & Personal Care Promotion from 17 October 2016 to 31 March 2017¹, OCBC Titanium Rewards Cardholders are also entitled to earn 10X OCBC\$ with every S\$1 spend, if they:
 - (a) perform transactions with their OCBC Titanium Rewards Cards from 17 October 2016 to 31 March 2017¹ at Personal Care retail establishments with the following MCC:
 - MCC 5912: Drug Stores and Pharmacies

 - (b) make transactions with their OCBC Titanium Rewards Cards from 17 October 2016 to 31 March 2017¹, 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

¹ Please note that the 10X Rewards Mobile Payments & Personal Care Promotion was supposed to expire on 31 December 2016. OCBC Bank has extended the expiry date of this promotion from 31 December 2016 to 31 March 2017.

- 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

For the purpose of these Terms and Conditions, each of the recognised transactions made by an OCBC Titanium Rewards Cardholder under Clauses 1 and 2 above that allow an eligible OCBC Titanium Rewards Cardholder to earn 10X OCBC\$ for every S\$1 spend on the OCBC Titanium Rewards Card shall be referred to as an "Eligible Transaction".

3. Under this Promotion, an eligible OCBC Titanium Rewards Cardholder can earn an additional 5X OCBC\$ (on top of each 10X OCBC\$ an eligible OCBC Titanium Rewards Cardholder can earn pursuant to Clauses 1 and 2 above) if:
 - (a) (in relation to Clause 1) he/she charges a relevant Eligible Transaction on his/her OCBC Titanium Rewards Cardholder; and/or
 - (b) (in relation to Clause 2) he/she makes a relevant Eligible Transaction on his/her OCBC Titanium Rewards Card through Mobile Payments (Android Pay, Apple Pay and Samsung Pay), from 24 January to 15 February 2017. The maximum additional OCBC\$ an eligible OCBC Titanium Rewards Cardholder can earn under this Promotion is capped at 10,000 OCBC\$.

4. For the avoidance of doubt, the eligibility of each OCBC Titanium Rewards Cardholder to earn the 10x OCBC\$ is subject to all relevant terms and conditions governing the OCBC Titanium Rewards Card (including without limitation, the Terms and Conditions Governing OCBC Titanium Rewards Credit Card Programme and the Terms and Conditions Governing OCBC Titanium Rewards Credit Card 10x Rewards Mobile Payments & Personal Care Promotion from 17 October 2016 to 31 March 2017²).

5. The additional 5X OCBC\$ earned under this Promotion will be posted to the eligible card member's OCBC Titanium Rewards card account by 31 March 2017 or such other date(s) OCBC deems appropriate.

² Please note that the 10X Rewards Mobile Payments & Personal Care Promotion was supposed to expire on 31 December 2016. OCBC Bank has extended the expiry date of this promotion from 31 December 2016 to 31 March 2017.

6. For the avoidance of doubt, these Terms and Conditions are to be read in conjunction with the Terms and Conditions Governing OCBC Titanium Rewards Credit Card Programme and the Terms and Condition Governing OCBC Titanium Rewards Credit Card 10x Rewards Payments & Personal Care Promotion from 17 October 2016 to 31 March 2017.
7. 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.
8. 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.
9. 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.
10. OCBC\$ is awarded only on retail purchases made on the OCBC Titanium Rewards Card. Annual Card fees, Cash-on-Instalment, Instalment Payment Plan, PayLite, extended payment plan, interest, late payment charges, tax payments, Cash Advances, Balance Transfers, bill payments made via Internet Banking, bill payments made via AXS and other fees and charges will not be taken into account in the awarding and computation of the OCBC\$.
11. OCBC reserves the right to change or substitute the OCBC\$ with any item of similar value without notice.
12. The crediting of any OCBC\$ or other rewards/rebates 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.

13. OCBC 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.
14. 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.
15. 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.