

Terms & Conditions governing the OCBC Titanium Rewards Credit Card, Cashflo Credit Card and Great Eastern Cashflo Credit Card promotion with Apple Pay at the OCBC Christmas Pop-up Store

1. The OCBC Christmas Pop-up Store promotion runs from 12 December 2016 to 23 December 2016 (both days inclusive) ("Promotion Period").
2. S\$20 worth of IKEA giftcards is given to a customer who has spent a total of S\$200 or more in a single day via Apple Pay on any of the following OCBC Credit Cards at the OCBC Christmas 2016 Pop-up Store during the Promotion Period: (a) OCBC Titanium Rewards Credit Card, (b) Cashflo Credit Card or (c) Great Eastern Cashflo Credit Card. S\$20 worth of IKEA giftcards are given under each of the above credit cards insofar as the relevant cardholder has spent a total of S\$200 or more in a single day via Apple Pay on each of the cards mentioned above during the Promotion Period. For instance, if a customer holds all three of the above credit cards and he spends a total of S\$200 or more in a single day via Apple Pay on each of the three credit cards during the Promotion Period, the customer is entitled to receive a one-time S\$20 worth of IKEA giftcards under each of the three credit cards.
3. Limited to one redemption per card, per day.
4. Receipts must be presented for redemption of the giftcards.
5. Redemption of giftcards is available while stocks last.

OCBC's 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.

OCBC will not be responsible or held liable for any loss to or expenses you or any person incur in connection with the Promotion, including any error in computation, any breakdown or malfunction in any computer system or equipment.

6. OCBC has the right to change any terms and conditions without giving you notice. This includes changing the rules relating to who is eligible for the Promotion and the dates of the Promotion.
7. The laws of Singapore apply to these terms and conditions, and any disputes between you and OCBC 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 shall have no right under the Contracts (Rights of Third Parties) Act (Cap 53B) to enforce any of these terms and conditions.
8. Apple and the Apple logo are trademarks of Apple Inc., registered in the US and other countries. "Apple Pay" is a trademark of Apple Inc. All other third party brand, product and service names and logos mentioned herein are marks and/or registered trademarks of their respective owners.