

Terms and Conditions Governing the OCBC 90°N Card 2019 Promotion (the “Promotion”)

Promotion Period

1. The promotion period will be from 26 August 2019 to 29 February 2020 (both dates included) or such other period as may be determined by Oversea-Chinese Banking Corporation Limited (“OCBC”) in its absolute discretion (the “Promotion Period”).

Eligibility

2. You are eligible to take part in the Promotion ("Eligible Cardmembers") if:
 - 2.1. You are a principal or supplementary cardholder of the OCBC 90°N Card (the “Card”); and
 - 2.2. Your 90°N Card account is in good standing with OCBC during the Promotion Period.

Promotion Benefits

3. During the Promotion Period, 4 Travel\$ (equivalent to 4 miles) will be awarded for every S\$1 equivalent charged to the Card for Transactions posted in in foreign currency, except for spend at the merchants in Clause 4 and 5.
4. During the Promotion Period, 4 Travel\$ (equivalent to 4 miles) will be awarded for every S\$1 spent on the following merchants:
 - 4.1. AirAsia
 - 4.2. DFS Singapore
 - 4.3. Jetstar Asia
 - 4.4. SilkAir
 - 4.5. Singapore Airlines
 - 4.6. Scoot
 - 4.7. Netflix
 - 4.8. Spotify
 - 4.9 The Shilla Duty Free at Changi Airport
5. During the Promotion Period, 8 Travel\$ (equivalent to 8 miles) will be awarded for every S\$1 spent on the following merchants.
 - 5.1. Agoda, via www.agoda.com/ocbc90n
 - 5.2. Airbnb
 - 5.3. Expedia, via www.expedia.com.sg/ocbc90n
 - 5.4. Millennium Hotels & Resorts Group of hotels
 - 5.5. Mr & Mrs Smith
6. The 4 Travel\$ awarded under the Promotion consist of:
 - 6.1. or every S\$1 spent in local currency, a baseline 1.2 Travel\$ + 2.8 bonus Travel\$; or
 - 6.2. for every S\$1 spent in foreign currency, a baseline 2.1 Travel\$ + 1.9 bonus Travel\$.

7. The 8 Travel\$ awarded under the Promotion consist of:
 - 7.1. for every S\$1 spent in local currency, a baseline 1.2 Travel\$ + 6.8 bonus Travel\$; or
 - 7.2. for every S\$1 spent in foreign currency, a baseline 2.1 Travel\$ + 5.9 bonus Travel\$.
8. For the avoidance of doubt, no baseline and bonus Travel\$ will be awarded if the Card spend was incurred in connection with card fees and charges, card annual fees, membership fees, renewal fees, Balance Transfer and charges incurred for any Balance Transfer facility, Cash-on-Instalment facility and charges incurred for any Cash-on-Instalment facility, Instalment Payment Plan, Extended Payment Plan, Income Tax payment, interest, late payment charges, Goods and services tax, Cash Advances, bill payments made via Internet Banking, bill payments made via AXS and other fees and charges. Baseline and bonus Travel\$ is also not awarded for the following organisations or any other organisation as determined by OCBC Bank in its absolute discretion from time to time (each, an “**Excluded Organisation**”):
 - 8.1 Charitable/ religious organizations (MCC: 8398, 8661)
 - 8.2 Real estate agents and managers (MCC: 6513)
 - 8.3 Utilities (MCC: 4900)
 - 8.4 Trading Platforms (MCC: 6211, 6051)
 - 8.5 Government institutions and services (MCC: 9399, 9211, 9222, 9223, 9311, 9402 and 9405)
 - 8.6 Insurance Underwriting, Premiums (MCC: 6300, 6399, 5960)
 - 8.7 Prepaid accounts/ prepaid card (MCC: 6540)
 - 8.8 Education (MCC: 8211, 8220, 8241, 8244, 8249, 8299)
 - 8.9 Gambling (MCC 7995)
 - 8.10 Parking Lots, Parking Meters and Garages (MCC: 7523)
 - 8.11 Nondurable Goods (MCC 5199)
 - 8.12 Wire Transfer Money Orders (WTMOs) (MCC 4829)
 - 8.13 Financial Institutions – Merchandise, Services, and Debt Repayment (MCC 6012)
 - 8.14 Political Organizations (MCC 8651)
 - 8.15 Banks - Manual Cash disbursement/Automated Cash Disbursement (MCC 6010, 6012)
9. With the exception of spend at Agoda via www.agoda.com/ocbc90n, baseline and bonus Travel\$ will be credited to your account when the transaction is posted.
10. Please refer to the Terms and Conditions governing the OCBC 90°N and Agoda 8 Miles Promotion for the crediting of bonus Travel\$ for transactions made at www.agoda.com/ocbc90n.
11. Please refer to the Terms and Conditions governing the OCBC 90°N and Expedia 8 Miles Promotion for the crediting of bonus Travel\$ for transactions made at www.expedia.com.sg/ocbc90n.
12. There is no cap on the amount of bonus Travel\$ that a Cardmember can earn each month.

13. Refunded transactions will be deducted from the relevant billed amount taken into consideration for the computation and award of Travel\$. OCBC Bank shall be entitled to deduct, withdraw or cancel any Travel\$ awarded to the Cardmember in respect of such refunded transactions without liability. The Cardmember will not be entitled to any payment or compensation whatsoever in respect of such deduction, withdrawal or cancellation.
14. OCBC reserves the right to suspend, withdraw or terminate the Promotion at any time without notice. The decision of OCBC on all matters relating to the Promotion shall be final, binding and conclusive on all Eligible Cardmembers, including without limitation, any decision on the eligibility of any person to participate in the Promotion.
15. OCBC may at any time at its sole and absolute discretion, without notice or assigning any reasons therefore, delete, vary, supplement, amend or modify the terms of the Promotion at any time. The Eligible Cardmembers are deemed to accept and are bound by such variations, additions, deletions, amendments and/or modifications if they continue to enjoy the benefits described herein.
16. Unless expressly modified in the terms and conditions of this Promotion, the terms and conditions of the **OCBC 90°N Card Programme** shall continue to prevail.
17. In the event of any inconsistency between terms and conditions and any brochure, marketing or promotional materials relating to this Promotion, the terms of the Promotion as set out herein shall prevail.
18. The terms of Promotion shall be governed by and construed in accordance with the laws of Singapore, and the Eligible Cardmembers irrevocably submit to the non-exclusive jurisdiction of the Singapore courts.
19. A person who is not a party to the terms and conditions of this Promotion has no right under the Contracts (Rights of Third Parties) Act Cap 53B to enforce any term or condition of this Promotion.