

Terms & Conditions Governing the OCBC 90°N Sign Up Promotion 2019 (the “Promotion”)

Promotion Period

1. The promotion period shall be from 24 August to 31 October 2019 (both dates inclusive), or such other period(s) as may be determined by Oversea-Chinese Banking Corporation Limited (“OCBC Bank”) in its absolute discretion (the “Promotion Period”).

Eligibility

2. This Promotion is only applicable to persons who have applied for the OCBC 90°N Card, and have their card application approved by OCBC Bank during the Promotion Period (the “Eligible Cardmember”).
3. Eligible Cardmembers who are new OCBC Credit Cardmembers (i.e. Cardmembers who are currently not holding any OCBC Credit Card or who have not cancelled all OCBC Credit Cards within the last 6 months) can enjoy:
 - a. \$50 cash credit upon card approval (“Sign-Up Bonus”); and
 - b. Additional 7,000 Travel\$ upon spending a minimum of S\$5,000 of Qualifying Spend (as defined in Clause 5 below) within the first 3 months following their card approval date (“Spend Bonus”).
4. Eligible Cardmembers who are existing OCBC Credit Cardmembers (i.e. Cardmembers who are currently holding any OCBC Credit Card or who have cancelled all OCBC Credit Card within the last 6 months) can enjoy 3,000 Travel\$ upon spending a minimum of S\$5,000 of Qualifying Spend within the first 3 months following their card approval date (“Spend Bonus”).
5. For the avoidance of doubt, the Qualifying Spend must be made by the following dates:

| Card Approval Month | Qualifying Spend End Date |
|---------------------|---------------------------|
| Aug | 30 November 2019 |
| Sep | 31 December 2019 |
| Oct | 31 January 2020 |

6. "Qualifying Spend" refers to any retail transactions (including face to face or online purchases), but exclude Transactions made via NETS, annual card fees, Cash on Instalment, Instalment Payment Plan, Interest, Late Payment charges, Tax Payment, Cash Advances, Balance Transfers, Internet Banking, AXS, SAM or any other payment network and all other bank fees and charges are excluded from the calculation of the spend for this Promotion. Payments made to excluded organizations listed in clause 1.5 of the Terms and Conditions Governing OCBC 90°N Card Programme would not count toward the Qualifying Spend. For the avoidance of doubt, OCBC has absolute discretion to determine whether or not a transaction is considered a “retail transaction”. Refunded transactions will be deducted from the relevant billed amount for the computation of Qualifying Spend. The Qualifying Spend can be aggregated between Principal and Supplementary Cardmembers of the Eligible Card and is only valid for transactions posted.
7. The Sign-Up Bonus will be credited to the Eligible Cardmember’s OCBC 90°N Card account based on the following schedule:
 - a. Cards approved in the month of August 2019 – by 30 September 2019.
 - b. Cards approved in the month of September 2019 – by 31 October 2019.
 - c. Cards approved in the month of October 2019 – by 30 November 2019.

8. The Spend Bonus will be credited to the Eligible Cardmember's OCBC 90°N Card account based on the following schedule:
 - a. Qualifying Spend made by 30 November 2019 - by 31 December 2019.
 - b. Qualifying Spend made by 31 December 2019 - by 31 January 2020.
 - c. Qualifying Spend made by 31 January 2020 - by 29 February 2020.
9. This Promotion shall not apply in conjunction with any other privileges or promotions unless otherwise stated.

General

10. 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 from time to time without notice including without limitation, the eligibility of any Credit Cardmember and the dates of this Promotion.
11. OCBC Bank's decision on all matters relating to this Promotion will be at its absolute discretion and will be final and binding on all participants. No correspondence shall be entertained. In the event of any inconsistency between these terms and conditions and any brochure, marketing or promotional material relating to this Promotion, these terms and conditions will prevail.
12. These terms and conditions shall be governed by the laws of Singapore and the participants in this Promotion 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 right under the Contracts (Rights of Third Parties) Act (Cap 53B) to enforce any of these terms and conditions.