



Terms and conditions governing OCBC Offer – Singapore Airlines Holidays

“You” refers to the customer.

“We/ us” refers to Oversea-Chinese Banking Corporation Limited (“OCBC Bank”).

About the Promotion & Eligibility

1. The OCBC Offer – Singapore Airlines Holidays (the “**Promotion**”) runs from 3 January 2020 Singapore Time (SGT) 00:01 till 15 January 2020 SGT 23:59 (both dates inclusive) or such other date(s) as may be determined by OCBC Bank at its sole and absolute discretion from time to time without prior notice in whatever mode of communication OCBC Bank deems fit (“**Promotion Period**”).
2. You are eligible to take part in the **Promotion** (“**Eligible Cardmembers**”) if:
 - a) You are an existing OCBC Credit or Debit Cardmember (Corporate Cards, Business Cards and Private Label Cards and non-Singapore issued Cards are not eligible);
 - b) You have successfully registered your interest via the eform (“**Registration Form**”);
 - c) Your registered mobile number in the submitted **Registration Form** is the same as per the Bank’s record;
 - d) Your OCBC Credit/Debit Card account(s) are in good standing with OCBC Bank from now to 31 July 2020; and
 - e) You satisfy all the relevant requirements as set out in these terms and conditions.
3. The first 1,000 **Eligible Cardmembers** that spend a minimum of S\$1,000 on Singapore Airlines Holidays bookings (“**Qualifying Spend**”) in a “**Qualifying Transaction**” on your OCBC Credit or Debit Card during the **Promotion Period** will receive free Explorer Travel Insurance (the “**Gift**”). The terms and conditions governing the **Gift** are as stated from Clause 9 to 12.
4. The following card transactions are deemed “**Qualifying Transactions**”:
 - Transactions made in Singapore with Singapore Airlines Holidays (HBG Holidays) as defined by VISA and Mastercard, under Merchant Category Code: 4722.
 - Instalment purchase plans that fall under travel related transactions as defined above and are made during the **Promotion Period**. The full purchase amount charged to the OCBC Mastercard Credit/Debit Card with an original charge slip will be considered as a **Qualifying Transaction**.
5. These Card transactions **DO NOT** qualify as **Qualifying Transactions**:
 - any amount charged but subsequently cancelled, voided, refunded or reversed within 6 months after the expiry of the **Promotion Period**, specifically before or on 31 July 2020;
 - balance owing on the Eligible Customer’s card account from other months;
 - transactions carried out by phone;
 - transactions carried out by mail order;
 - NETS/ NETSPay/ QR/ EZ-Link card/ Transit Link transactions;
 - any amount charged that is not posted to your Card Account(s) within the **Promotion Period** and/or subsequently cancelled, voided, refunded or reversed;
 - any fees and charges (including but not limited to annual card fees, CCY conversion fees, interest fees, finance charges and/or late payment charges), miscellaneous charges imposed by OCBC Bank (unless otherwise stated by OCBC Bank).

6. OCBC Bank will not be responsible for any failure or delay in the transmission of such registration via **Registration Form**.

Redemption of the Gift

7. **Qualifying Transactions** performed on a Supplementary Credit Card will be rolled up under and aggregated with the Principal Credit Cardmember. Should a Supplementary Credit Cardmember and the Principal Credit Cardmember both register via the **Registration Form** to participate and qualify for the **Gift**, only the Principal Credit Cardmember will be entitled to account for the **Qualifying Transaction**.
8. Each Eligible Cardmember is entitled to one Gift throughout the Promotion Period.
9. You will receive an SMS notification from OCBC Bank by 31 March 2020 if you qualify for the **Gift**. The SMS notification will contain details for you to indicate your interest so that a sale representative can reach out and process your **Gift**.
10. The **Gift** is limited to one Travel Insurance (Explorer) Starter Plan for one (1) individual with the coverage of 30 travelling days.
11. You can opt to upgrade the **Gift** from the Travel Insurance (Explorer) Starter Plan to the Essential or Ultimate Plan by paying the difference with your OCBC Card.

For example, if the Travel Insurance (Explorer) Starter Plan (Individual Plan) for your holiday costs S\$50 and the Travel Insurance Ultimate Plan (Individual Plan) of the same criteria costs S\$80, you will have to pay the difference of S\$30 on your OCBC Card if you opt to upgrade from Starter Plan to Ultimate Plan.

12. You can opt to upgrade the **Gift** from the Travel Insurance (Explorer) Starter Plan (Individual Plan) to Group or Family Plan by paying the difference with your OCBC Card. Group Plan is capped at 6 Adults and Family Plan is capped at 2 Adults and 6 Children.
13. The **Gift** is underwritten by Great Eastern General Insurance Limited, a wholly owned subsidiary of Great Eastern Holdings Limited and member of the OCBC Group. The **Gift** is not a bank deposit or obligation of, or guaranteed by, OCBC Bank.

General

14. In the event of any ambiguity, OCBC Bank retains the right to determine whether a particular transaction qualifies as a **Qualifying Transaction**. Our decision on all matters relating to the **Promotion** will be final and binding on all participants. Subject to and without prejudice to the generality of the foregoing, OCBC Bank's record of the entries, shall be final, binding and conclusive for all purposes and in any legal proceedings. No correspondence or appeal will be entertained.
15. In the event any transaction is cancelled or reversed which results in the total spend falling below the required minimum **Qualifying Spend** during the **Promotion Period** and 6 months after the **Promotion Period**, specifically before or on 31 July 2020, we reserve the right to debit the full value of the **Gift** from the card account that it was credited.

16. **Gifts** awarded under the **Promotion** are not transferable to any other card accounts of the Cardmember or to any other person, and are not exchangeable for cash, credit or other benefits. We have the right to replace the **Gift** with an item of similar value.
17. We are not responsible for any failure or delay in the transmission or posting of such transactions by any party including but not limited to acquiring banks, merchant establishments, or any telecommunication provider.
18. We have the right to end the **Promotion** or change any terms and conditions at any time without giving you notice. This includes changing the rules relating to who is eligible for the **Promotion** and the dates of the **Promotion**.
19. 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.
20. The laws of Singapore apply to these terms and conditions, and any disputes between you and us 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 does not have the right under the Contracts (Right of Third Parties) Act (Cap 53B) to enforce any of these terms and conditions.