

Terms and Conditions Governing the OCBC PayLite Cashback Online Promotion 2019 (the “Promotion”)

1. This Promotion is valid from 12 June 2019 to 31 December 2019 or such other period as may be determined by Oversea- Chinese Banking Corporation Limited (“OCBC”) in its absolute discretion (the “Promotion Period”).
2. You are eligible to take part in this Promotion (“Eligible Cardmembers”) if:
 - a. You are a principal cardmember of an OCBC Credit Card. For the purpose of this Promotion, OCBC Credit Cards means all credit cards issued by OCBC (except OCBC Cashflo MasterCard, OCBC GE Cashflo MasterCard, and Debt Consolidation cards (“DC Cards”));
 - b. You submitted your PayLite application via Internet Banking or an e-Form. Applications submitted through the Contact Centre, an OCBC branch, or by fax will not qualify for the Promotion.
 - c. You have submitted your PayLite application no less than seven (7) business days before the issue of the relevant billing statement;
 - d. You have successfully converted a transaction of S\$500 or more on an OCBC Credit Card into PayLite instalments of either 12, 18 or 24 months tenure; and
 - e. Your OCBC Credit Card account(s) are in good standing with OCBC during this Promotion Period.
3. Eligible Cardmembers will receive cashback for every transaction on their OCBC Credit Card of a minimum value of S\$500 that is successfully converted to PayLite, regardless of the number of transactions effected by the cardmember which have been successfully converted into PayLite in accordance with the terms of this Promotion during the Promotion Period. Multiple transactions cannot be aggregated to qualify for the minimum S\$500 requirement.
4. The cashback amount to be awarded for each successful PayLite conversion will depend on the transaction value. If the transaction value is between S\$500 to S\$1,499, the Eligible Cardmember will be entitled to S\$10, S\$15, and S\$20 cashback respectively for instalments of 12, 18 and 24 months tenure. If the transaction value is S\$1,500 or more, the Eligible Cardmember will be entitled to cashback of S\$20, S\$30 and S\$40 respectively for instalments of 12, 18 and 24 months tenure.
5. In summary, please refer to the table below:

Tenure	Cashback (Transaction value of S\$500 - S\$1,499)	Cashback (Transaction value of S\$1,500 or more)
12 months	\$10	\$20
18 months	\$15	\$30
24 months	\$20	\$40

6. OCBC will in its absolute discretion credit the qualifying cashback amount into any of the principal cardmember’s OCBC Credit Card accounts set up with PayLite, by the end of the following month after the principal cardmember’s PayLite application was approved, i.e. If the PayLite application was submitted on 28 June 2019 and approved on 2 July 2019, the qualifying cashback amount will be credited by 31 August 2019. For the avoidance of doubt, where a qualifying transaction is performed on a supplementary OCBC Credit Card, the cashback will be credited to the OCBC Credit Card account of the principal cardmember.

7. This Promotion is not valid with any other offers or promotions unless otherwise stated.
8. The eligibility of a customer to participate in the Promotion shall be determined at the absolute discretion of OCBC.
9. The cashback cannot be transferred or exchanged for cash or other benefits.
10. OCBC reserves the right at its absolute discretion to terminate this Promotion or vary, delete or add to any of these terms and conditions at any time without notice including without limitation, the eligibility of any cardholder and the dates of this Promotion.
11. OCBC reserves the right at any time without giving any reason or notice to deduct, withdraw or cancel any cashback, rewards or rebates awarded to a cardmember without liability. Such cardmember will not be entitled to any payment or compensation whatsoever in respect of such deduction, withdrawal or cancellation.
12. OCBC's decisions on all matters relating to this Promotion shall be final and binding on all participants. No correspondence or appeal shall be entertained by OCBC.
13. 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.
14. A person who is not a party to the 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.