



Terms and conditions governing OCBC 365 Credit Card Spend and Get Travel Campaign 2019 (10 July to 31 July 2019)

"You" refers to the customer.

"We/ us" refers to OCBC.

About the Promotion & Eligibility

1. The OCBC 365 Credit Card Spend and Get Travel Campaign (the "**Promotion**") runs from 10 July 2019 Singapore Time (SGT) 00:01 till 31 July 2019 SGT 23:59 (both dates inclusive) or such other date(s) as may be determined by OCBC Bank in its sole and absolute discretion from time to time without prior notice in whatever mode of communication as 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 365 Credit Card Cardmember;
 - b) You have:
 - (i) received an electronic direct mailer or invitation via Facebook from us inviting you to participate in this Promotion; and
 - (ii) successfully registered with your particulars (as per the Bank's records) to participate via the [eform](#);
 - c) Your OCBC 365 Credit Card account is in good standing with OCBC Bank from now to 31 July 2019; and
 - d) You satisfy all the relevant requirements as set out in these terms and conditions.
3. The first 3,000 **Eligible Cardmembers** that meet the minimum spend of S\$1,000 ("**Qualifying Spend**") on their OCBC 365 Credit Card during the Promotion Period will receive a S\$50 rebate (the "**Rebate**") on all their Qualifying Transactions. The **Rebate** shall be capped at an aggregate amount of S\$50 per Eligible Cardmember for the entire Promotion Period.
4. The following card transactions are deemed as "Qualifying Transactions":
 - Travel-related transactions made in Singapore; such as online or/and retail such as Airlines, Hotels, Travel Agencies as defined by VISA and MasterCard, under Merchant Category Codes: 3000-3350, 3501-3999, 4411, 4511, 4722 and/or 7011.
 - Instalment purchase plans that fall under the travel related transactions as defined above and are made during the Promotion Period can qualify for the Promotion. The full purchase amount charged to the OCBC 365 Credit Card with an original charge slip will be considered as a Qualified 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;
 - 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;
 - recurring payment transactions;
 - balance transfers;

- any insurance plans;
 - insurance premiums charged to your Card account;
 - car rental or transportation services which are not defined in above Merchant Category Codes;
 - rail, train or any other commuter passenger transportation services which are not defined in above Merchant Category Codes;
 - 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 will not be responsible for any failure or delay in any transmission relating to a Cardmember's registration for participation via the [eform](#).

Crediting of Rebate

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 [eform](#) to participate and qualify for the **Rebate**, only the Principal Credit Cardmember will be entitled to account for the Qualifying Transaction.
8. You will receive an SMS notification from OCBC by 30 September 2019 if you qualify for the **Rebate**.

General

9. In the event of any ambiguity, OCBC 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.
10. In the event that any transaction is cancelled or reversed which results in the total spend falling below the **Qualifying Spend** any time during the **Promotion Period** and up to 6 months after the **Promotion Period**, we reserve the right to debit the full value of the **Rebate** from the card account that it was credited into.
11. **Rebates** awarded under this **Promotion** are not transferable to any other card account 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 **Rebate** with an item of similar value.
12. 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.
13. We have the right to end this **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.

14. If there is any difference between these terms and conditions and any brochure, marketing or promotional material relating to this Promotion, these terms and conditions will prevail.
15. 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.