

**Terms and Conditions governing the OCBC Titanium Rewards Card 20X OCBC\$
for Online Spend August (“Promotion”)**

Promotion Period

1. The promotion period will be from 1 to 31 August 2019 (both dates included) or such other period as may be determined by Oversea-Chinese Banking Corporation Limited (“OCBC”) in at absolute discretion (the “Promotion Period”).

Eligibility

2. To qualify (“Qualified Cardmembers”):
 - (a) You must be a person holding an OCBC Titanium Rewards Card who has received an Electronic Direct Mail (EDM) or SMS from OCBC inviting you to participate in the Promotion.
 - (b) You have spent at least S\$300 online during the Promotion Period using your OCBC Titanium Rewards Card.

Rewards

3. Qualified Cardmembers will earn 20X OCBC\$ (“Bonus OCBC\$”) for every S\$1 spent online during promotion period, capped at 20,000 OCBC\$.
4. Your OCBC Titanium Rewards Credit Card account must be active and in good standing at the time of crediting of the Bonus OCBC\$.
5. Subject to these terms and conditions, the Bonus OCBC\$ will be credited to the Qualified Cardmember’s OCBC Titanium Rewards Card account by 30 September 2019.
6. Annual Card fees, Cash-On-Instalment IPP, extended payment plans, income tax payments, bill payments made via Internet Banking, bill payments made via AXS, interest, late payment charges, goods and services taxes, cash advances, balance transfers, BUS/MRT transactions, Transit top-up, contactless payments and other fees and charges shall not be taken into account in the award and computation of the reward.
7. OCBC reserves the right to claim the full cost of the Bonus OCBC\$ from the Qualified Cardmember by debiting any account of the Qualified Cardmember in the event that the Qualified Cardmember cancels, refunds, or reverses any transaction made during the Promotion Period, as a result of which the minimum spend requirement is not met.

General

8. OCBC reserves the right at its absolute discretion to terminate the 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 Qualifying Cardmember and the dates of the Promotion. OCBC's decision on all matters relating to the Promotion shall be final and binding on all participants. No correspondence or appeal shall be entertained by OCBC.
9. In the event of any inconsistency between these terms and conditions and any brochure, marketing or promotional material, these terms and conditions will prevail.
10. These terms and conditions shall be governed by the laws of Singapore and the participants shall 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 rights under the Contracts (Rights of Third Parties) Act (Cap 53B) to enforce any of these terms and conditions.