

Terms and conditions governing OCBC Cards Travel 2017 Promotion (1 August – 15 September 2017) (“OCBC Travel Fair”)

“You” refers to the customer.

“We/ us” refers to OCBC.

About the Promotion & Eligibility

1. The OCBC Travel Fair promotion (the “**Promotion**”) runs from 1 August 2017 Singapore Time (SGT) 00:01 till 15 September 2017 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. To take part in the Promotion, you need to charge a relevant minimum spend (“**Qualifying Spend**”) as outlined in Clause 6, 7 and 8 on any of the travel-related MasterCard/VISA card transactions as set out in Clause 4 below to your OCBC Credit/Debit Cards during the Promotion Period (“**Qualifying Transactions**”).
3. 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); and
 - b) Your OCBC Credit/Debit Card account(s) are in good standing with OCBC during the Promotion Period and the subsequent 6 months post Promotion Period; and
 - c) You meet the Qualifying Spend amount (as outlined in Clause 6, 7 and 8) on Qualifying Transactions (as set out in Clause 4) within the Promotion Period and settlement in bank’s records posted by 20 September 2017; and
 - d) You have SMS in to the Bank (in the form and substance and pursuant to such terms and conditions as may be prescribed by the Bank) to participate in the Promotion and have received a successful reply from the Bank on your participation; and
 - e) You satisfy all the relevant requirements as set out in these terms and conditions.
4. The following card transactions are deemed 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.
 - Qualifying new instalment plans made during the Promotion Period on travel related transactions as defined above. The full purchase amount charged to the OCBC Credit/Debit Card with an original charge slip will be considered as a Qualified Transaction.
5. These Card transactions **DO NOT** qualify as Qualifying Transactions:
 - transactions carried out by phone
 - transactions carried out by mail order
 - NETS transactions
 - recurring payment transactions
 - instalment payment plans that were made prior or after the Promotion Period
 - cash advances
 - 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
 - payment to financial institutions (including banks and securities/brokerage firms)
 - payment of funds to prepaid accounts
 - bill payments and/or funds transfer made using OCBC Online or Mobile Banking
 - Donations and charity made over the internet
 - 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)
6. Eligible Cardmembers will get to redeem a cash rebate ("**Gift**") if they meet the minimum spend as outlined in Table 1A below, and also met the conditions set out in Clause 3 and these terms and conditions.

Table 1A

Qualifying Spend Amount	Gift
S\$5,000 (" Spend Category A ")	S\$120 Cash Rebate
S\$3,500 (" Spend Category B ")	S\$60 Cash Rebate
S\$2,500 (" Spend Category C ")	S\$30 Cash Rebate

7. Eligible Cardmembers can also separately earn 1 chance to win S\$50 worth of ChangiWiFi e-Cash vouchers ("**Prize**") ("**Lucky Draw**") for every S\$100 spent on Qualifying Transactions within the Promotion Period.

Table 1B

Qualifying Spend Amount	Prize
S\$100 = 1 chance	S\$50 Worth of ChangiWiFi e-Cash Vouchers <i>(Limited to 100 winners)</i>

Eligible Cardmember who did not meet the Qualifying Spend Amount in Table 1A can still participate for the Lucky Draw.

8. For the Lucky Draw, you will get 2 chances with every S\$100 spent at the following 8 merchants:
- agoda.com
 - Cathay Pacific
 - Changi Recommends
 - Emirates

- Expedia
- Scoot
- Singapore Airlines
- ZUJI

Participation

9. To participate in this Promotion, during the Promotion Period, Eligible Cardmembers must follow the steps below:

Step 1: Spend the minimum qualifying spend amount (as set out in Clause 6, 7 and 8) on your OCBC Card within the Promotion Period

Step 2: Register via SMS to **76062** indicating the keyword “**OCBCTRAVEL**”

SMS Keyword<space>**NRIC/Passport Number** to **76062**:

Example: OCBCTRAVEL S1234567A

Step 3: You will receive a SMS reply if you qualify for the Gift and/or Prize by 31 October 2017

10. You must send in the SMS in the format specified using a Singapore-registered mobile number. An SMS sent from an overseas mobile number will not qualify.
11. If you are sending in the SMS from overseas using your Singapore-registered mobile number, you agree that the associated roaming SMS fees will be borne by you.
12. OCBC will not be responsible for any failure or delay in the transmission of such SMS.
13. You will need to only send one (1) SMS to participate in this Promotion. Multiple entries will not be counted.
14. The last day you can SMS in to participate will be on 15 September 2017 at 2359 hours.

Qualification for Gift (Cash Rebate)

15. An Eligible Cardmember who qualifies to participate in this Promotion can only receive a one (1) time Gift. The Gift such an Eligible Cardmember is entitled to receive will be determined based on the highest spend category (as set out in Clause 6) his spending falls under.

As an example, if an Eligible Cardmember spends S\$12,000, the highest Spend Category that is applicable to him would be Spend Category A. Under Spend Category A, the said Eligible Cardmember will be entitled to receive a one (1) time S\$120 cash rebate only. Such an Eligible Customer will not be eligible to receive a separate S\$60 cash rebate (under Spend Category B) or S\$30 cash rebate (under Spend Category C).

16. 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 SMS in to participate and qualify for the Gift, only the Principal Credit Cardmember will be entitled to the Gift.

17. You will receive an SMS from OCBC by 31 October 2017 to inform you if you qualify for the Gift, along with the cash rebate amount you are entitled to.
18. Cash rebate will be credited to the card number ending with the last 4 digits we have indicated in the SMS on or before 15 November 2017, barring any unforeseen technical delays, and provided that the card account is active and in good standing (i.e. not suspended, cancelled or terminated).
19. Notwithstanding anything to the contrary, should you be holding a supplementary card account that is eligible for the cash rebate, the cash rebate amount will be credited into the principal cardmember's credit card account instead.

Qualification for Lucky Draw Prize (S\$50 Worth of ChangiWiFi e-Cash Vouchers)

20. An Eligible Cardmember who qualifies to participate in this Promotion can only receive a one (1) time Prize.
21. An Eligible Cardmember may receive up to a maximum of one (1) Gift and/or one (1) Prize.

As an example, if an Eligible Cardmember spends S\$12,000, he/she will be entitled to receive a one (1) time S\$120 cash rebate only. Should this said Eligible Cardmember be drawn and successfully win the Prize, he/she shall be eligible to receive a one (1) time Prize on top of the cash rebate gift.

22. For every S\$100 spent on Qualifying Transactions, you will earn 1 chance in the Lucky Draw. For the selected 8 participating merchants as outlined in Clause 8, you will earn 2 chances for every S\$100 spent. There is no limit to the number of chances that can be allocated to an Eligible Cardmember.
23. 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 SMS in to participate and qualify for the Prize, only the Principal Credit Cardmember will be entitled to the Prize.
24. You will receive an SMS from OCBC by 31 October 2017 to inform you if you qualify for the Prize.
25. Chances awarded are based on the amount charged (in Singapore Dollars), rounded down to the nearest hundred. Example:

Merchants	Total Amount Spent	No. of Lucky Draw Chances
Singapore Airlines	S\$508.00	10
Airbnb	S\$399.00	3

26. OCBC Bank reserves the right to withdraw, cancel or invalidate the Lucky Draw chance(s) earned by the Eligible Cardmember without liability in any case of dispute, refunds; or suspension, cancellation, termination of the Card account within six (6) months from 15 September 2017.
27. Chances allocated to Eligible Cardmembers are non-assignable or transferrable.
28. OCBC Bank's decision on the number of chances an Eligible Customer can receive will be final and conclusive.
29. You are not eligible to participate in the Lucky Draw if your OCBC Card is suspended, cancelled or terminated by us for any reason before or during the Draw, even if your other OCBC Credit or Debit cards may not have been suspended, cancelled or terminated.

Lucky Draw Prize

30. There shall only be 100 winners for the Lucky Draw.
31. The 100 winners of the ChangiWiFi e-Cash vouchers will receive 5 x S\$10 ChangiWiFi e-Cash voucher codes via the SMS notification by 31 October 2017.
32. Winners will be picked at random by OCBC Bank (by manual or computerized means as OCBC Bank may determine) in the presence of its' auditors on 16 October 2017. OCBC Bank reserves the right to draw reserve winners to replace any winner who is or may be subsequently found to be ineligible or disqualified.
33. In order to utilise the ChangiWiFi e-Cash voucher redemption code, it must be applied through ChangiWiFi online reservation via www.changiwifi.com.
 - Multiple codes can be applied in one booking.
 - The ChangiWiFi e-Cash voucher redemption code is denominated in Singapore currency and is not exchangeable for cash.
 - Any unutilized amount of the ChangiWiFi e-Cash voucher redemption code shall not be refunded.
 - The ChangiWiFi e-Cash voucher redemption code cannot be used for more than one transaction.
34. Acceptance and usage for the Prize are subjected to the merchant's terms and conditions. Please refer to the merchant for full details if you qualify for the Prize.

General

35. In the event of any ambiguity, OCBC retains the right to determine whether a particular transaction qualifies as a Qualifying Transaction.
36. In the event a Qualifying Transaction is cancelled or reversed which resulted in total spend falling below the Qualifying Spend Amount during the Promotion Period (as set out in Clause 6 or 7), we reserve the right to debit the full value of the Gift (cash rebate) from the card account

that it was credited into or the full value of the Prize (S\$50 Worth of ChangiWiFi e-Cash vouchers) from your card account.

37. Gifts and/or Prizes 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 Gift/Prize with an item of similar value.
38. 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.
39. We shall not be responsible for the quality of the gifts/prizes. We will not be responsible or held liable for any damage to or fault in any gift/prize, or for any loss, injury or harm any person suffers in connection with using the gift/prize.
40. We will not be responsible or liable for any loss or damage whatsoever arising directly or indirectly howsoever in connection with or as a result of the redemption process.
41. 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.
42. 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.
43. You allow us to reveal information about you or your account to any person (including the people involved in organising, promoting and carrying out the Promotion) as we see fit.
44. Our decision on all matters relating to the Promotion and the Lucky Draw will be final and binding on all participants, including without limitation, any decision on the eligibility of any person or cancellation or suspension of the Lucky Draw. Subject to and without prejudice to the generality of the foregoing, OCBC Bank's record of the entries, allocated chances and/or the Lucky Draw shall be final, binding and conclusive for all purposes and in any legal proceedings. No correspondence or appeal will be entertained.
45. 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.