



Earn additional cashback of up to \$180 with your OCBC 365 Credit Card

Ring in the festivities with our exclusive OCBC 365 Credit Card promotion. In each promotion period (there are two!), earn an additional \$90 in cashback when you charge at least \$2,500 worth of Visa transactions to your Card – or \$40 when you charge \$2,000. This is on top of the monthly cashback that you can earn when you spend on dining (including online food delivery), grocery shopping, petrol and more.

How it works

You can participate in one or both promotion periods, but you must register first by texting 365YE <space> Last 6 digits of your 365 Credit Card to 72377. For example: 365YE 109607. You must be among the first 5,000 customers to do so.

Promotion period	Spending required in each period	Rebate you can earn in each promotion period
20 Nov – 31 Dec 2019	\$2,500	\$90
	\$2,000	\$40
1 Jan – 31 Jan 2020	\$2,500	\$90
	\$2,000	\$40

Terms and conditions can be found on the next page.

Exclusive festive deals for you

Besides earning additional cashback, here are other Christmas deals you can enjoy.

For the full list of Christmas deals, please visit ocbc.com/christmas.



tcc – The Connoisseur Concerto
10% off Christmas Log Cakes



Swensen's
10% off log cakes/gift cards



Han's / Hanis Café
10% off Festive Log Cake at outlets and online if you spend at least \$25

Do call us at 1800 363 3333 if you have any questions. We look forward to serving you again.

Yours sincerely

Vincent Tan
Executive Director
Cards & Merchant Payments Business
Group Lifestyle Financing

Terms and Conditions Governing the OCBC 365 Credit Card Festive Promotion (the "Promotion")

Promotion Period

1. The Promotion Period is defined as from 20 November 2019 to 31 January 2020 (the "Promotion Period").

Eligibility

2. You are eligible to take part in the Promotion ("Eligible Cardmembers") if:

- (a) You are an existing OCBC 365 Cardmember; who has received an SMS, Electronic Direct Mailer ("eDM") or direct mailer invitation to participate in the Promotion;
- (b) Your OCBC 365 Card account must be in good standing with OCBC during the Promotion Period; and
- (c) You are among the first 5,000 OCBC 365 Credit Cardmembers to successfully register for the Promotion via SMS with the mobile number registered with OCBC during the Promotion Period according to the format below, and have received an SMS from OCBC confirming successful registration. SMS 365YE <space> Last 6 digits of your 365 Credit Card to 72377. For example: 365YE 109607.

Cashback

3. Eligible Cardmembers will receive:

- a. a S\$40 cashback if you have met the minimum "Qualifying Spend" of S\$2,000 in an Eligible Period during the Promotion Period; or
- b. a S\$90 cashback if you have met the minimum "Qualifying Spend" of S\$2,500 in an Eligible Period during the Promotion Period.

"Eligible Period" refers to Period 1 or Period 2 (as defined below).

Spend from 20 November – 31 December 2019 ("Period 1")	Cashback for this period
"Qualifying Spend" of S\$2,500	S\$90
"Qualifying Spend" of S\$2,000	S\$40

Spend from 1 January – 31 January 2020 ("Period 2")	Cashback for this period
"Qualifying Spend" of S\$2,500	S\$90
"Qualifying Spend" of S\$2,000	S\$40

Examples:

- An Eligible Cardmember who spends S\$2,000 in Period 1 and S\$2,500 in Period 2, will receive S\$40 cashback for Period 1 and S\$90 cashback for Period 2.
- An Eligible Cardmember who spends S\$1,900 in Period 1 and S\$2,500 in Period 2 will not receive cashback for Period 1 but will receive S\$90 cashback for Period 2.

4. An Eligible Cardmember who has met the minimum "Qualifying Spend" during the Promotion Period will receive a maximum cashback of up to S\$180 (up to S\$90 per Eligible Period).

Terms and Conditions

5. The total cashback awarded under this Promotion is on top of the S\$80 cashback you can enjoy under the OCBC 365 Card Cashback Programme.
6. The Qualifying Spend can be aggregated between Principal and Supplementary Cardmembers and is only valid for transactions posted in the eligible period.
7. Refunded transactions will be deducted from the relevant monthly billed amount for the computation and award of cashback.
8. Eligible Cardmembers will need to register only once for the Promotion during the Promotion Period.
9. Cashback earned during the Promotion Period will be credited into the Principal Cardmember's card account by **29 February 2020**.

Definition of Qualifying Spend

10. "Qualifying Spend" refers to retail spend which are face to face or online purchases, and includes Supplementary Card spend, but transactions made via NETS, annual card fees, Cash on Instalment, Instalment Payment Plan, Interest, Late Payment charges, Tax Payment, Cash Advances, Balance Transfers, Internet Banking, AXS, SAM or any other payment network and all other bank fees and charges are excluded from the calculation of the spend for this Promotion.

11. Transactions which are performed at merchants that fall into the exclusion categories/excluded organisations as set out by the bank on <https://www.ocbc.com/assets/pdf/365-terms-and-conditions-1-oct-2019.pdf> will not be counted as "Qualifying Spend".

12. For the avoidance of doubt, OCBC has absolute discretion to determine whether a transaction constitutes a "Qualifying Spend".

General

13. OCBC has the right to end or withdraw the Promotion without giving you notice.

14. OCBC has the absolute discretion to amend, vary or change these terms and conditions without your consent or providing any notice to you including without limitation, the eligibility of any Eligible Cardmembers and the dates of the Promotion.

15. OCBC's decision on all matters relating to the Promotion will be at its absolute discretion and will be final and binding on all participants. No correspondence shall be entertained. In the event of any inconsistency between these terms and conditions and any brochure, marketing or promotional material relating to the Promotion, these terms and conditions will prevail.

16. 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 Singapore courts. A person who is not a party to any 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.