

**Terms and conditions governing OCBC Cards Travel 2017 Promotion (16 February - 31 March 2017)  
("Travel Spend & Redeem")**

"You" refers to the customer.

"We/ us" refers to OCBC.

**Eligibility**

1. The OCBC Travel Spend & Redeem campaign runs from 16 February 2017 Singapore Time (SGT) 00:01 till 31 March 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 qualify for the OCBC Travel Spend & Redeem promotion (the "**Promotion**"), you need to charge a relevant minimum spend ("**Qualifying Spend**") as outlined in Clause 8 on any of the travel-related MasterCard/VISA card transactions as set out in Clause 3 below to your OCBC Credit/Debit Cards during the Promotion Period ("**Qualifying Transactions**").
3. 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 card with an original charge slip will be considered as a Qualified Transaction.
4. 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)
5. 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
    - c) You meet the Qualifying Spend amount on Qualifying Transactions within the Promotion Period; 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.
  6. Qualifying Transactions performed on a Supplementary Credit Card will be rolled up under the Principal Credit Cardmember. Should a Supplementary Credit Cardmember and the Principal Credit Cardmember both SMS in to participate and qualify for the redemption gift, only the Principal Credit Cardmember will be entitled to the cash rebate or luggage.
  7. In the event of any ambiguity, OCBC retains the right to determine whether a particular transaction qualifies as a Qualifying Transaction.

### Participation and Qualification

8. Eligible Cardmembers will be entitled to choose **one (1)** redemption gift from the options in each corresponding spend category as set out in Table 1 below.

Table 1

Minimum Spend Category	Redemption Gift Options		
	Luggage	OR	Cash Rebate
S\$2,500 (“ <b>Category A</b> ”)	20-inch		S\$30
S\$3,500 (“ <b>Category B</b> ”)	24-inch		S\$60
S\$5,000 (“ <b>Category C</b> ”)	28-inch		S\$120

Table 2

Minimum Spend Category	Keyword	Redemption Gift Options		
		Luggage	OR	Cash Rebate
S\$2,500 (“ <b>Category A</b> ”)	<b>OCBC2500</b>	20-inch ( <b>LUG20</b> )		S\$30 ( <b>CASH30</b> )
S\$3,500 (“ <b>Category B</b> ”)	<b>OCBC3500</b>	24-inch ( <b>LUG24</b> )		S\$60 ( <b>CASH60</b> )
S\$5,000 (“ <b>Category C</b> ”)	<b>OCBC5000</b>	28-inch ( <b>LUG28</b> )		S\$120 ( <b>CASH120</b> )

9. Luggage and cash rebate are available on a first come-first served basis, while stocks last.
10. Once you are eligible to participate, during the Promotion Period, you will need to send **one (1)** SMS for the respective spend category and gift that you would like to redeem. Refer to the steps below.

Step 1: Spend the minimum qualifying spend amount (as set out in Table 1 of Clause 8 above) on your OCBC Card within the Promotion Period

Step 2: Send **Keyword<space>NRIC/Passport No.<space>Redemption Gift Option** to **76062** in this format:  
(As set out in Table 2 of Clause 8 above)

*Example 1: For Luggage*

*OCBC5000 S1234567A LUG28*

*Example 2: For Cash Rebate*

*OCBC5000 S1234567A CASH120*

Step 3: You will receive a SMS reply if you qualify for the respective eligible redemption gift by 28 April 2017

11. An Eligible Cardmember can only receive a **one (1)** time cash rebate or luggage under the relevant spend category in which he/she has stated in his SMS that he/she wishes to participate in. Thus, if the Eligible Cardmember is qualified to participate in a relevant category and he/she sends in a SMS indicating that he/she wishes to participate under that relevant category, he/she will be awarded the relevant luggage or cash under that relevant category. However, if the Eligible Cardmember did not meet the relevant Qualifying Spend in a relevant category but he still SMSes to the Bank, indicating that he/she wishes to participate in that relevant category, he will not be entitled to receive any luggage or cash whether under that relevant category or any other categories.

(A) As an example, if an OCBC Cardmember spends S\$6,000 and has sends in 2 separate SMSes – one to participate in Category A and the other to participate in Category B:

OCBC2500 S1234567A CASH30

OCBC3500 S1234567A LUG24

Under Category A and Category B, the said OCBC Cardmember will be entitled to receive an one a one (1) time S\$30 cash rebate and a one (1) time 24-inch luggage only. Such Cardmember will not be eligible to receive a separate 28-inch luggage or S\$120 cash rebate (under Category C), nor for the S\$60 cash rebate (under Category B) or 20-inch luggage (under Category A) as he/she has already selected and qualified for the 24-inch luggage and S\$30 cash rebate.

(B) As a second example, if an OCBC Cardmember spends S\$3,000 and SMS in to participate in Category B:

OCBC3500 S1234567A CASH60

OCBC3500 S1234567A LUG24

Under Category B, the said OCBC Cardmember will not be eligible to receive either of the redemption gifts as he/she has not met the relevant minimum Qualifying Spend. Such Cardmember will also not be entitled to receive a 20-inch luggage or S\$30 cash rebate (under Category A) as he/she did not participate for that spend category.

12. Should an Eligible Cardmember fails to indicate in his/her SMS whether he/she wishes to get luggage or cash under a relevant category, such Eligible Cardmember will receive a luggage (given under that relevant category) as the default option (while stocks last).
13. 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.
14. 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.
15. OCBC will not be responsible for any failure or delay in the transmission of such SMS.
16. You will need to only send one (1) SMS for the respective spend category and gift which you would like to participate in. Multiple entries will not be counted.
17. Participation is on a first-come, first-served basis according to the time stamp of the SMS in Singapore Time (SGT).
18. The last day you can SMS in to participate will be on 31 March 2017 at 2359 hours, or when the redemption gifts are fully redeemed, whichever is earlier.
19. Eligible Cardmembers for each spend category will be determined based on the following conditions:
  - a) You have made the Qualifying Transactions during the Promotion Period and settlement in bank's records posted by 5 April 2017; and
  - b) You have met the minimum Qualifying Spend applicable to the relevant spend category (as set out in Table 1 of Clause 8 above) during the Promotion Period; and
  - c) 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 successfully registered to participate in the Promotion.
20. You will receive an SMS from OCBC by 28 April 2017 to inform you if you qualify for the respective redemption gift you have selected in your SMS.
21. In the event you have selected luggage as your redemption gift option, you can make the luggage redemption once you have received our SMS on or before 28 April 2017 informing you of your qualification for the luggage. Redemption period is from 1 May to 31 May 2017. Please refer to Clauses 24, 25 and 26 for more details.
22. In the event you have selected Cash Rebate as your redemption gift option and qualifies, the corresponding value of such cash rebate will be credited to the card number ending with the last 4 digits which OCBC has indicated in the SMS on or before 31 May 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).

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.

23. We reserve the right to debit the full value of the cash rebate or redemption gift from any of your accounts with us if you, after successfully redeeming the gift:
- terminate the Card account within six (6) months from 31 May 2017; or
  - cancel or reverse any of the Qualifying Transactions made during the qualifying period within six (6) months from date(s) of that/those Card transaction(s).

#### **Where to redeem your luggage**

24. You can make your luggage redemption from 1 May to 31 May 2017 at the below location:  
181 Orchard Road  
Orchard Central #06-15  
Singapore 238896

Operating hours: 11am – 8pm (Monday – Sunday)

25. You must bring along all the items below:
- your original NRIC or Identification Document
  - the successful SMS reply
  - your OCBC Card(s) used for the transactions
26. We will not reserve any luggage for any person or entertain any request to transfer them to another location or another person.

#### **General**

27. Redemption gifts 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 redemption gift with an item of similar value.
28. 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.
29. We shall not be responsible for the quality of the gifts. We will not be responsible or held liable for any damage to or fault in any gift, or for any loss, injury or harm any person suffers in connection with using the redemption gift.

30. 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.
31. 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.
32. 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.
33. Our decision on all matters relating to this Promotion will be final and binding on all participants. 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.
34. 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.