

## **Terms and Conditions applicable to Eligible Participants who are holders of the GE Cashflo Credit Card**

1. This Promotion shall be limited to the first 500 Cardholders to reserve the Service (as defined below) on the OCBC WowDeals app between 29 March 2016 to 4 April 2016 (both dates inclusive).
2. Each Cardholder may only reserve one unit of the Service. "Service" refers to a 40 minute session of upper back massage.
3. A Cardholder may redeem the Service at participating outlets of Refresh Bodyworks ("Merchant"), by presenting the e-coupon on the OCBC WowDeals mobile app and paying \$10 using his/her OCBC Great Eastern Cashflo Credit Card.
4. Redemption is available only by prior appointment with the Merchant. Please contact the participating outlets of Refresh Bodyworks ("Merchant") to make an appointment. Redemptions may be made between 29 March 2016 to 15 May 2016 (both dates inclusive) ("Validity Period") during the normal business hours of the Merchant. The Merchant will not entertain any requests for redemption after the expiry of the Validity Period.
5. The e-coupon may not be used in conjunction with any other promotions, discounts, vouchers or card privileges.
6. The e-coupon shall not be exchangeable for cash or any other service or product.
7. The Merchant's terms and conditions may apply. Please contact the Merchant for details.
8. Neither OCBC Bank ("OCBC") nor The Great Eastern Life Assurance Company Limited ("Great Eastern Life") shall be responsible for the quality or merchantability of the Service or liable in any way for any loss, injury, damage or harm suffered or incurred by the Cardholder or any other person in connection with this Promotion or the Service.
9. The joint decision of OCBC and Great Eastern Life on all matters relating to this Promotion or these Terms and Conditions shall be made at their absolute discretion and shall be final and binding on all Cardholders and no correspondence will be entertained.
10. OCBC and Great Eastern Life reserve the right, at their sole and absolute discretion (without any obligation to provide a reason), to (a) terminate or withdraw this Promotion or vary these Terms and Conditions without prior notice or liability to the Cardholder or any other person, or (b) replace or substitute the Service with a service or product of equal or similar value, which may be redeemed by Cardholders on the same terms and conditions.
11. This Promotion and these Terms and Conditions shall be governed by and interpreted in accordance with the laws of Singapore. The Courts of Singapore shall have exclusive jurisdiction over any dispute relating to this Promotion and these Terms and Conditions. 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