

**TERMS AND CONDITIONS GOVERNING OCBC CREDIT CARDS GSS SURE-WIN  
INSTANT DIP 2012 PROMOTION****Promotion Period**

1. The Promotion Period is between 23 May 2012 and 22 July 2012 (both dates inclusive) or such other period as may be determined by Oversea-Chinese Banking Corporation Limited (the "OCBC") in its absolute discretion.

**Eligibility**

2. A person who holds an NTUC Plus! Visa / Plus! Visa / Generic / Co-Brand / Affinity Credit Card issued by OCBC (other than Private Label, Debit and Corporate Cards) (collectively the "Credit Card") as a cardmember and whose account is in good standing with OCBC (as determined by OCBC at its sole discretion) (a "Credit Cardmember") shall be eligible to participate in the OCBC Great Singapore Sale 2012 Promotion (the "Promotion").

**Promotion**

3. Minimum S\$150 spent on the Cards in a single receipt at participating outlets during the Promotion Period entitles the Credit Cardmembers to one (1) Sure-Win Instant Dip, and the Credit Cardmembers can either receive cash discounts (up to S\$105 off) their total bill instantly or a return voucher at the participating stores.

**Redemption Mechanics**

4. Dip is available on first-come-first-served and while stocks last basis.
5. Cash discount off total bill is applicable only at point of instant dip.
6. Cash discount is applicable to the billed amount excluding prevailing GST and service charges.
7. With exception of merchant return vouchers, scratch card must be returned to cashier upon redemption.
8. Scratch card is not exchangeable for cash, kind or other goods and services.
9. Sure-Win Instant Dip is limited to one (1) dip per Credit Cardmember per outlet day.
10. Vouchers are only valid for return visits.
11. Merchant's terms and conditions apply for return vouchers.

**General**

12. The promotion items under the Promotion are not exchangeable for cash, credit or in kind, whether in whole or in part. OCBC reserves the right to substitute any of the promotion items with an item of similar value.

13. OCBC Bank shall not be responsible for the quality, merchantability or fitness for any purpose or any aspect of any gift / offer / product / services. Notwithstanding anything herein, OCBC Bank shall not at any time be responsible or held liable for any defect or malfunction in any gift / offer / product / or deficient or inferior services, and/or for any loss, injury, damage or harm suffered or incurred by or in connection with the use of any gift / offer / product / services by any person.
14. OCBC reserves the right at its absolute discretion to suspend or terminate the Promotion or vary, delete or add to any of these terms and conditions or any matter relating to the Promotion from time to time without notice including but not limited to the eligibility of any Credit Cardmember and the dates specified in the Promotion.
15. All participants in the Promotion irrevocably permit and authorise OCBC to disclose, reveal and divulge information regarding their information and particulars to any person (including but not limited to the parties involved in organising, promoting and conducting the Promotion) as OCBC deems fit.
16. OCBC's decisions on all matters relating to the Promotion shall be final and binding on all participants. No correspondence or appeal shall be entertained by OCBC. 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 shall prevail.
17. These terms and conditions shall be governed by the laws of Singapore and the participants in the Promotion 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 right under the Contracts (Rights of Third Parties) Act (Cap 53B) to enforce any of these terms and conditions.
18. Information is correct at time of print.