



Terms and conditions governing OCBC Cards GSS 2013 Promotion

"You" refers to the customer.

"We/ us" refers to OCBC.

OCBC Cards GSS 2013 Promotion consists of two (2) promotions.

(A) GSS Spend & Redeem 2013

(B) GSS Lucky Draw 2013

(A) GSS Spend & Redeem 2013 ("The Spend & Redeem")

Qualifying period

1. To qualify for The Spend & Redeem, you need to spend between 29 May and 31 July 2013 (including both dates) ("Qualifying Period").

Spend & Redeem gifts

2. You can redeem three (3) different types of gifts:
 - Casio Exilim EX-JE10 digital camera
 - 1N stay for 2 at W Singapore – Sentosa Cove
 - Samsung GALAXY S4 With LTE
3. There are a total of 1,000 gifts available for redemption.

Gift	Quantity of Gifts Available
Casio Exilim EX-JE10 digital camera	750
1N stay for 2 at W Singapore – Sentosa Cove	150
Samsung GALAXY S4 With LTE	100

To be eligible

4. You are eligible to take part in The Spend & Redeem if you:
 - hold an OCBC principal or supplementary Credit or Debit Card which is in good standing ("Card") (Private Label Cards do not qualify); and
 - meet the following minimum qualifying spend amount within the Qualifying Period:

Gift	Required Minimum Qualifying Spend
Casio Exilim EX-JE10 digital camera	S\$2,500
1N stay for 2 at W Singapore – Sentosa Cove	S\$6,500
Samsung GALAXY S4 With LTE	S\$12,000



To participate

5. Step 1: Spend the required minimum qualifying spend amount for the respective gifts within the Qualifying Period.

Step 2: Send **SMS Code**<space>**NRIC**<space>**Full Name** to **72377**.

Gift	SMS Code	Example
Casio Exilim EX-JE10 digital camera	CAMERA	CAMERA S1234567A JACK TAN JIA MING
1N stay for 2 at W Singapore – Sentosa Cove	HOTEL	HOTEL S1234567A JACK TAN JIA MING
Samsung GALAXY S4 With LTE	S4	S4 S1234567A JACK TAN JIA MING

Step 3: Wait for our SMS reply to inform you if you are one of the 1,000 winners.

How we determine the qualifying spend and allocate the 1,000 gifts

- These transactions qualify:
 - retail transactions made locally, overseas or online;
 - recurring payment transactions; and
 - new instalment plans. The full purchase amount charged to the Card will qualify.
- These transactions do not qualify:
 - cash advances;
 - balance transfers; and
 - the unbilled amount for existing instalment plans.
- Your qualifying spend will be calculated based on all qualifying transactions made on all Cards under your NRIC during the Qualifying Period.
- We will not add the spending of the principal Cardmember and supplementary Cardmember together.
- Once you are eligible to participate and you have sent an SMS to register, you can redeem a maximum of one (1) of each of the three (3) gifts.

Examples:

Total spend	What you SMSed	What you may get
S\$5000	CAMERA S1234567A JACK TAN JIA MING CAMERA S1234567A JACK TAN JIA MING	1 x Casio Exilim EX-JE10 digital camera
S\$9,000	CAMERA S1234567A JACK TAN JIA MING HOTEL S1234567A JACK TAN JIA MING	1 x Casio Exilim EX-JE10 digital camera 1 x 1N stay for 2 at W Singapore – Sentosa Cove
S\$21,000	CAMERA S1234567A JACK TAN JIA MING HOTEL S1234567A JACK TAN JIA MING S4 S1234567A JACK TAN JIA MING	All 3 gifts

11. If you SMS for more than one (1) gift redemption, we will allocate to you the gift with the lowest required minimum spend first, and the gift with the highest required minimum spend last, even if you meet the highest minimum spend required.

Examples:

Total spend	What you sent in	What you may get
S\$6,500	CAMERA S1234567A JACK TAN JIA MING HOTEL S1234567A JACK TAN JIA MING	1 x Casio Exilim EX-JE10 digital camera
S\$12,000	CAMERA S1234567A JACK TAN JIA MING HOTEL S1234567A JACK TAN JIA MING S4 S1234567A JACK TAN JIA MING	1 x Casio Exilim EX-JE10 digital camera 1 x 1N stay for 2 at W Singapore – Sentosa Cove
S\$12,000	S4 S1234567A JACK TAN JIA MING	1 x Samsung GALAXY S4 With LTE

12. Gifts are allocated on a first-come, first-serve basis.
13. Gifts are available while stocks last.
14. Once you send in the SMS to participate, you will not be able to change your gift(s).
15. We reserve the right to debit the full retail value of the redeemed item from any of your account if you, after successfully redeemed the item,
- terminate the Card account within six (6) months from 31 July 2013 or
 - reverse any of the transactions made during the qualifying period within six (6) months from date of transaction.

How and where to redeem your gift(s)

16. You will receive an SMS notification from us within ten (10) working days after you SMS to participate to inform you if you are one of the first 1,000 eligible Cardmembers to successfully redeem a gift.
17. To redeem Casio Exilim EX-JE10 digital camera, please bring along the following to the redemption location listed in Clause 23 below:
- SMS notification
 - an OCBC Card
 - your NRIC

from date of receipt of SMS notification till 31 August 2013.

18. For 1N stay for 2 at W Singapore – Sentosa Cove, you will receive a redemption letter within ten (10) working days after the SMS notification.
- You will need to call the reservation hotline to make your reservation. Rooms are subject to availability.
 - You will need to redeem the room stay before 31 July 2014.

To redeem, please bring along the following to the redemption location listed in Clause 23 below:

- redemption letter
- an OCBC Card
- Your NRIC

19. For Samsung GALAXY S4 With LTE, you will receive a redemption letter within ten (10) working days after the SMS notification. Please bring along the following to the redemption location listed in Clause 23 below:
 - a) Redemption letter
 - b) an OCBC Card
 - c) your NRIC
20. Casio Exilim EX-JE10 digital camera comes in three (3) colours – white, pink and black. Colours are subject to availability.
21. Samsung GALAXY S4 With LTE comes in two (2) colours – white and black. Colours are subject to availability.
22. If any of the gifts becomes unavailable, we have the right to replace it with an item of similar value.
23. The gift items are available for redemption at following locations:

Gift	Redemption Location	Operating Hours
Casio Exilim EX-JE10 digital camera	Mojito Redemption @ The Central 6 Eu Tong Sen Street The Central #03-28 / 28A Singapore 059817	Monday – Sunday 12pm – 8pm (Closed on public holidays)
2D1N stay for 2 at W Singapore – Sentosa Cove	W Singapore – Sentosa Cove 21 Ocean Way Singapore 098374 Reservation Hotline: 6808 7288	Monday – Sunday 8am – 10pm
Samsung GALAXY S4 With LTE	Samsung Experience Store Plaza Singapura #B2-23 Singapore 238839 Tel: 6238 7911	Monday – Sunday 10.30am – 9.30pm

General

18. You cannot exchange the gifts available under this promotion for cash, credit or other benefits. We have the right to substitute the above gift with an item of similar value.
19. We will not be responsible if any gift you redeem is of poor quality, is not suitable to be sold or used or is not fit for any purpose. 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 any gift.
20. 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.
21. 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.
22. 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 the promotion, these terms and conditions will prevail.
23. 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. Under the Contracts (Rights of



Third Parties) Act (Cap 53B), a person who is not a party to any agreement governed by these terms and conditions does not have the right to enforce any of these terms and conditions.

24. This information is correct at time of printing.

(B) GSS Lucky Draw 2013 (“The Draw”)

Qualifying period

1. To qualify for The Draw, you need to spend between 29 May and 31 August 2013 (including both dates) (“Draw Qualifying Period”).
2. The Draw will be held at 4pm on 24 September 2013 at OCBC Centre Branch:
65 Chulia Street
#01-00 OCBC Centre
Singapore 049513
3. One winner will win an Hermes Birkin bag (30 cm).

To be eligible

4. You are eligible to take part in The Draw if you:
 - hold an OCBC principal or supplementary Credit Card or Debit Card which is in good standing (“Card”). Private label Cards do not qualify; and
 - make a minimum spend of S\$50 in one transaction during the Draw Qualifying Period.
5. You are not eligible to participate in The Draw if:
 - any of your Cards is suspended, cancelled or terminated by us for any reason before The Draw, even if your other Cards may not have been suspended, cancelled or terminated);or
 - you are an employee of OCBC or its subsidiaries or any other parties who are directly involved in organising, promoting or conducting The Draw. We will determine who these parties are.
6. Eligible Cardmembers who are deceased at the time of The Draw are not eligible to participate.

How we allocate lucky draw chances

7. You will earn one (1) chance in The Draw for every S\$50 charged to your Card in a single transaction during the Draw Qualifying Period.

Example:

What you spent on Card A	What you spent on Card B	Total chances
S\$50 (1 chance)	S\$200 (4 chances)	5
S\$55 (1 chance)	S\$245 (4 chances)	5
S\$40 (0 chance)	S\$500 (10 chances)	10

8. These transactions qualify:
 - retail transactions made locally, overseas or online;
 - recurring payment transactions; and
 - new instalment plans. The full purchase amount charged to the Card will qualify.

9. These transactions do not qualify:
 - cash advances;
 - balance transfers; and
 - the unbilled amount for existing instalment plans.
10. Your number of lucky draw chances will be calculated based on all the chances from your qualifying transactions on all Cards under your NRIC during the Draw Qualifying Period.
11. We will not add the spending of the principal Cardmember and supplementary Cardmember together.
12. Our decision on the number of chances you receive will be final and conclusive.
13. You may not transfer the chances that are allocated to you to another eligible Cardmember.

How we administer The Draw and prizes

14. There will only be one (1) prize winner for The Draw.
15. We will randomly select the prize winner under the supervision of independent auditors. We reserve the right to draw reserve winners to replace the winner if he/she is subsequently found to be ineligible.
16. We will publish the results of The Draw in a newspaper circulated in Singapore within seven (7) days from the date of The Draw.
17. The winner will be notified by post within seven (7) working days from the date of The Draw. The notification letter will be sent to his/her address in our records.
18. If the prize winner does not wish to redeem the prize, he/she can choose to redeem a S\$5,000 cash prize instead.
19. If a prize winner does not satisfy any or all of the prize terms and conditions listed in the notification letter (which may include but not limited to, requiring the winner to sign an acknowledgement letter to acknowledge his/her win within the time we specify), he/she will lose his/her entitlement to the prize.
20. In such a situation:
 - we will not be responsible to compensate the winner for the prize in any other way; and
 - we reserve the right and have the absolute discretion to award the prize to any reserve winner drawn by us.
21. If the prize is not claimed for 2 months after the date of The Draw, it will be forfeited and donated by us to any charitable organisation we choose. We will not compensate the winner (including any reserve winner) for the prize in any other way.
22. We reserve the right to take back the full value of the prize if the winner terminates any Card or reverses any qualifying transaction within six (6) months from the date of redeeming the prize.
23. The winner shall accept the prize on an “as-is, where-is” basis.
24. We will not be responsible for the quality, merchantability or whether it is suitable for any purpose or any other aspect of the prize.
25. Save as provided in Clause 18, the prize claimed shall not be transferable or exchangeable for cash, credit or kind.

26. We are entitled (at our discretion) to withdraw or change the prize with other items without any earlier notice and without giving any reason.
27. We will not, at any time, be responsible or held responsible for:
 - for any defect or malfunction in the prize; or
 - any loss, injury, damage or harm suffered or caused by or in connection with the use of the prize by anyone.
28. The winner is bound by these terms and conditions and any other conditions we or the relevant merchants may impose on the redemption and use of the prize. The winner collects the prize at his/her own risk and cost.

General

29. The winner agrees:
 - to cooperate with and participate in any of our advertising or publicity activities relating to The Draw; and
 - that we may publicise his/her name, IC/passport number and/or his/her photograph in such mode and manner as we consider fit.
30. All participants in The Draw expressly and irrevocably allow and authorise us to disclose, reveal and divulge their information to the parties involved in organising, promoting and conducting The Draw for the purposes of The Draw.
31. Our decision on all matters relating to The Draw will be at our absolute discretion and will be final and binding on all participants. We will not entertain any correspondence.
32. If there are any inconsistencies between these terms and conditions and any brochure, marketing or promotional material relating to The Draw, these terms and conditions will prevail.
33. We will not be responsible for any loss to or expenses incurred by any eligible Credit or Debit Cardmember or anyone in connection with The Draw, regardless of how it was caused, including any error in computing chances, any breakdown or malfunction in any computer system or equipment or any notice which is misdirected or lost in the post.
34. We accept no responsibility for any tax implications that may arise from the prize or from the receipt or use of the prize.
35. It is the responsibility of the winner to:
 - file any tax or pay any tax due to any tax authority as a result of receiving the prize; and
 - seek independent advice on the possible implications this may have on his/her own financial situation.
36. We can decide to terminate The Draw or change, delete or add to any of these terms and conditions from time to time without notice, including but not limited to, the eligibility of Cardmembers, the methods of identifying the winner and the date of The Draw.
37. These terms and conditions will be governed by the laws of Singapore and the participants in The Draw irrevocably submit to the non-exclusive jurisdiction of the courts of Singapore.
38. 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.