

Terms and Conditions Governing the OCBC Credit Card Sign-up Promotion for StarHub Customers

The following terms and conditions shall apply to the OCBC Credit Card Sign-up Promotion for StarHub Customers (the “Promotion”).

1. Eligibility

- 1.1 The Promotion period starts from 1 August 2018 and ends on 30 September 2018 (“Promotion Period”).
- 1.2 “Eligible Customer” means a StarHub Ltd (“StarHub”) customer who has no existing OCBC Credit Card with OCBC Bank at point of application, and did not terminate any OCBC Credit Card in the last six months. Existing supplementary OCBC Credit Cardholders who do not hold any OCBC Credit Card as a principal cardholder are eligible to participate in this Promotion.

2. Promotion Mechanics

- 2.1 The Promotion is open to Eligible Customers who fulfil the conditions set out below:
 - 2.1.1 Apply for any OCBC Credit Card via www.innovatingtogether.sg, or over the phone with an OCBC Telesales Executive, or via an application form provided by an OCBC Sales Executive at selected StarHub outlets, OCBC Bank Branches, OCBC Bank Credit Card Roadshows and Plus! Lite Branches during the Promotion Period, and his/her OCBC Credit Card application is approved by OCBC on or before 31 October 2018. OCBC Credit Card applications submitted through other channels will not be eligible for this Promotion.
 - 2.1.2 For Eligible Customers who choose to sign up for the FRANK Credit Card as their preferred OCBC Credit Card under this Promotion, such Eligible Customer must be below 30 years of age in year 2018 at the point of FRANK Credit Card approval, to qualify for the Promotion. If the Eligible Customer is 30 years old or older, he/she will not qualify for the Promotion.
- 2.2 Eligible Customers who fulfil the criteria specified in Clause 2.1 above (“Qualified Customer”) will qualify for either of the following three (3) offers:
 - i. S\$100 Cash Credit OR
 - ii. A pair of Google Home Minis OR
 - iii. 7,500 StarHub Rewards Points

The Eligible Customer will be prompted to choose which offer that he/she would like to receive at the point of card application, and OCBC will tag the chosen offer to the customer’s application via source codes. In the event of any dispute on the offer that was chosen, OCBC’s decision will be final and no changes will be entertained.

2.3 All offers will be awarded to the Qualified Customer by the end of the following month from the date of card approval, i.e. if the Qualified Customer's card was approved on 31 July 2018, he/she will be awarded with the chosen offer by 31 August 2018.

- i. For the S\$100 Cash Credit, it will be credited to the Qualified Customer's approved card account. Should a Qualified Customer apply for and have more than two card accounts approved, OCBC will determine which card account the Credit will be credited into.
- ii. For the pair of Google Home Minis, a redemption letter will be mailed to the Qualified Customer's mailing address as submitted to OCBC. The Qualified Customer will need to follow the instructions on the redemption letter to claim the offer.
- iii. For the 7,500 StarHub Rewards Points, it will be credited to the Qualified Customer's StarHub Rewards account, based on the NRIC/identification as submitted to OCBC Bank.

The qualification of an Eligible Customer to receive any offer will be determined at the absolute discretion of OCBC. Each Qualified Customer is only entitled to receive one offer, regardless of the number of credit cards approved under this Promotion.

2.4 OCBC reserves the right to correct any errors in its award of any offer to any person at any time without notice.

2.5 OCBC reserves the right to disqualify any person from receiving any offer, and in the event that the offer has already been awarded, to reclaim or withdraw the offer from such person via various means, including but not limited to, debiting the value of the offer from such person's card account. No person shall be entitled to any payment or compensation from OCBC should any person be disqualified from receiving any offer or should the offer be forfeited, reclaimed or withdrawn.

3. General

3.1 This Promotion is not valid with other offers or promotions, unless otherwise stated.

3.2 OCBC reserves the right to terminate this Promotion or vary, add or delete any of these terms and conditions without notice, including without limitation, the eligibility of any Eligible Customer and the dates of this Promotion.

3.3 OCBC's decision on all matters relating to this Promotion will be final and binding on all participants. 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.

3.4 These terms and conditions shall be governed by laws of Singapore and the participants in this 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.