



Terms and Conditions Governing OCBC Online Cashback Promotion: 15 June – 14 July 2015 (“Online Cashback”)

“You” refers to the customer.

“We/us/our” refers to OCBC.

Eligibility

1. To qualify for the Online Cashback, you need to incur a minimum spend of S\$500 on online retail transactions (“Qualifying Transactions”) between 15 June 2015 Singapore Time (SGT) 09:00 and 14 July 2015 SGT 23:59 (including both dates) (“Qualifying Period”).
2. The Online Cashback promotion is limited to the first 1,000 eligible OCBC Credit/Debit Cardmembers. Each successful and verified registrant will receive a S\$25 cashback.
3. You are eligible to take part in the Online Cashback if you:
 - hold an OCBC principal or supplementary Credit or Debit Card which is in good standing (“Card”) (Corporate Cards, Business Cards and Private Label Cards do not qualify); and
 - meet the minimum qualifying spend amount of S\$500 of Qualifying Transactions within the Qualifying Period
4. Qualifying Transactions refers to retail purchases made via the internet and processed as an online transaction type based on codes assigned by Visa/MasterCard Worldwide networks. Specific to this Online Cashback promotion, Qualifying Transactions exclude donations & charity made over the internet and online bill payments.

This does not include transactions made via point of sale or telephone or mail order or over-the-counter transactions or payments/funds transfers made using OCBC Online or Mobile Banking.

Participation

5. To participate in this Online Cashback promotion, Cardmembers must, during the Qualifying Period, follow the below steps:

Step 1: Spend the minimum qualifying spend amount of S\$500 within the Qualifying Period

Step 2: Then, send SMS **CASHBACK**<space>**16-digit OCBC Credit/Debit Card Number**<space>**NRIC**<space>**FULL NAME** to **76062**

Example: CASHBACK 5400128888888888 S1234567A JANE TAN MEI MEI

Step 3: Wait for our SMS reply to inform you if you are one of the first 1,000 Cardmembers who qualify for the S\$25 cashback (SMS will be sent any day between 27 July 2015 to 2 August 2015 or such other time as may be determined by us in our absolute discretion)

6. Cashback will be credited to the card number you provided on or before 15 August 2015, barring any unforeseen technical delays, and provided that the card account is 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 cashback, the cashback amount will be credited into the principal cardholder's credit card account instead.

7. You must send in the SMS in the format specified using a Singapore-registered mobile number. An SMS sent from an overseas number will not qualify.
8. Each Cardmember is only allowed to register once, and if eligible, each cardmember can only be awarded with the S\$25 cashback once. Multiple SMS entries will be treated as a single registration based on NRIC, and only the earliest entry will be counted as valid. All subsequent entries will be disregarded.

How we will determine whether you meet the minimum qualifying spend

9. Your qualifying spend will be calculated based on all Qualifying Transactions made on all eligible Cards as determined by us in our absolute discretion, during the Qualifying Period and posted to the Card Account between 15 June 2015 Singapore Time (SGT) 09:00 and 14 July 2015 SGT 23:59.
10. Qualifying Transactions refers to retail purchases made via the internet and processed as an online transaction type based on codes assigned by Visa/MasterCard Worldwide networks.
11. For new online retail transactions put on instalment plans and where such monthly amount is successfully posted to your Card Account during the Qualifying Period, will be considered as a Qualifying Transaction under this Online Cashback promotion
12. The following online card transactions are excluded from this Online Cashback promotion:
 - Donations & charity made over the internet
13. The following transactions will not be considered as online retail transactions and hence will not qualify as Qualifying Transactions:
 - online bill payments (e.g. utility bills, credit card bills, town council, LTA fines etc) through OCBC Online Banking or OCBC Mobile Banking
 - insurance premiums charged to your Card Account;
 - any cash advances;
 - any balance or funds transfer;
 - any unbilled amount of existing instalment plans;
 - any fees and charges (including but not limited to annual card fees, interest fees, finance charges and/or late payment charges);
 - any amount charged during the Qualifying Period that is not posted to your Card Account(s) and/or subsequently cancelled, voided, refunded or reversed;
 - AXS or ATM transactions made using the Registered Card;
 - balance owing on the Registered Card account from other months; and
 - over the phone and mail order
14. We will not aggregate the spending of the principal Cardmember and supplementary Cardmember together in determining whether the minimum qualifying spend is reached.

15. Registrations are allocated on a first-come, first-served basis according to the time stamp of the SMS in Singapore Time (SGT) as long as the required minimum qualifying spend has been met and Qualifying Transactions have been posted to the Card Account at the time of spend verification.
16. Should a Cardmember register more than once, the first entry according to timestamp of SMS will be taken as the valid one for spend verification. If eligible, the cashback will be credited back to the card number provided in that first entry.
17. In the event that a Qualifying Transaction is cancelled or reversed which resulted in total spend falling below the minimum qualifying spend during the Qualifying Period, we reserve the right to debit the full value of the S\$25 cashback from the card account that was credited to

General

18. Cashback awarded under this Online Cashback promotion are not transferable to any other card account of the Cardholder or to any other person, and are not exchangeable for cash or credit.
19. 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.
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.