

TERMS AND CONDITIONS GOVERNING OCBC ROBINSONS GROUP CREDIT CARD PROGRAMME

1. Definitions

- (a) 'Bank' means Oversea-Chinese Banking Corporation Limited including its successors and assigns.
- (b) 'Cardmember's Agreement' means the OCBC Cardmember's Agreement between the OCBC Robinsons Cardmember and the Bank for the time being in force.
- (c) 'OCBC Robinsons Visa Card' means any card issued by the Bank bearing (i) the name VISA and/or the service mark of VISA; (ii) the name and/or mark of Robinsons; and (iii) the name and/or mark of the Bank and includes any such card issued in replacement or renewal thereof.
- (d) 'OCBC Robinsons Card Account' means the account of an OCBC Robinsons Cardmember with the Bank, designated and maintained by the Bank in relation to his OCBC Robinsons Visa Card.
- (e) 'OCBC Robinsons Cardmember' means the person to whom an OCBC Robinsons Visa Card is issued by the Bank and includes the OCBC Robinsons Supplementary Cardmember where the context so requires.
- (f) 'OCBC Robinsons Principal Cardmember' means the person to whom an OCBC Robinsons Visa Card is issued on his application alone.
- (g) 'OCBC Robinsons Supplementary Cardmember' means any person other than an OCBC Robinsons Principal Cardmember to whom an OCBC Robinsons Visa Card is issued on the application or request of an OCBC Robinsons Principal Cardmember whether alone or jointly with such person.
- (h) 'Programme' means the Robinsons Rewards Programme governed by these terms and conditions.
- (i) 'Qualifying Period' means any period from 1 January to 30 June (both dates inclusive) of any calendar year or from 1 July to 31 December (both dates inclusive) of any calendar year.
- (j) 'Robinsons' means Robinson & Company (Singapore) Private Limited including its successors and assigns.
- (k) 'Robinsons catalogue' means the catalogue posted on the Bank's website for the Programme.
- (l) 'Robinsons Purchases' in relation to each OCBC Robinsons Cardmember, means his purchases of goods and/or services from the Robinsons Group of Stores and charged to his OCBC Robinsons Card Account, and a 'Robinsons Purchase' means any one of such purchases.
- (m) 'Robinsons reward' means any gift/privilege/benefit/merchandise featured in the Robinsons catalogue from time to time.
- (n) 'Robinsons reward Voucher' means any voucher issued by the Bank to an OCBC Robinsons Principal Cardmember for the purpose of claiming the Robinsons reward selected by him from any of the Robinsons Group of Stores pursuant to his redemption of Robinsons\$ on the terms herein or as may be prescribed by the Bank in its sole discretion at any time and from time to time.
- (o) 'Robinsons\$ expiry date' means, in relation to any Robinsons\$, the last day of the 24th calendar month calculated/commencing from the relevant calendar month in which such

Robinsons\$ was earned by a Cardmember from charging a relevant retail purchase transaction to his/her OCBC Robinsons Card.

- (p) 'Robinsons Group of Stores' means all retail stores operated in Singapore by (i) Robinsons; and (ii) Mark & Spencer Trading Enterprises including its successors and assigns, at any time and from time to time, and a 'Robinsons Group Store' means any one of them.
- (q) 'S\$' means the lawful currency of Singapore.
- (r) 'VISA Merchant' means any person or entity with whom the Bank or any member or licensee of VISA has a subsisting agreement relating to the use and or acceptance of a VISA Card for the payment to such person or entity whether for goods, services or charges incurred and/or to obtain Cash Advances from such person or entity.
- (s) Unless the context otherwise requires, words and expressions respectively defined or construed in the Cardmember's Agreement shall have the same meanings when used or referred to herein and words referring to the male gender shall include the female gender and words referring to the singular number shall include the plural number and vice versa.

2. Eligibility requirements

- (a) An OCBC Robinsons Cardmember whose OCBC Robinsons Card Account is in good standing, as determined by the Bank at its sole discretion, is entitled to participate in the Programme, subject to these terms and conditions.
- (b) If the OCBC Robinsons Card Account of an OCBC Robinsons Cardmember is terminated at any time for any reason whatsoever, the OCBC Robinsons Cardmember shall immediately be disqualified from participating in the Programme on and from the date of such termination

3. Rebate from the Robinsons Group of Stores

- (a) An OCBC Robinsons Visa Cardmember (whether a Principal or Supplementary Cardmember) will be entitled to a 5% rebate on the purchase price of his Robinsons Purchases.
- (b) If the aggregate purchase price of Robinsons Purchases of an OCBC Robinsons Principal Cardmember and the relevant OCBC Robinsons Supplementary Cardmember exceed S\$5,000 during a Qualifying Period, the Principal Cardmember will be entitled to a 10% rebate on the purchase price of any Robinsons Purchase(s) which is in the excess of that aggregate purchase price of S\$5,000 during the Qualifying Period.
- (c) For the avoidance of doubt, if an OCBC Robinsons Visa Cardmember does not qualify for a 10% rebate on the purchase price of any of his Robinsons Purchase(s) in excess of S\$5,000 during a Qualifying Period under Sections 2A.2 above, he shall nevertheless be entitled to a 5% rebate on the purchase price of any of his Robinsons Purchase(s) which is in excess of S\$5,000.
- (d) For the purposes of this Section 2A, the term "purchase price" excludes any applicable goods and services tax.
- (e) The aggregate rebate amount given to an OCBC Robinsons Principal Cardmember and the relevant OCBC Robinsons Supplementary Cardmember(s) for each period covered by each Billing Statement shall be reflected in each such Billing Statement and deducted from the Total Balance stated therein.

4. Credit of Robinsons\$

- (a) Robinsons\$ will accrue to and be credited to the OCBC Robinsons Group Card Account of an OCBC Robinsons Group Cardmember for every S\$2 charged to his OCBC Robinsons Group Card Account in respect of goods and/or services purchased from any Visa Merchant (other than the Robinsons Group of Stores and the following RSH Group retail brands: Oasis, Royal Sporting House, Lacoste, Reebok, Speedo, Sperry, Ted Baker and The Social Foot) or

accrued on such other basis or formula as may be determined by the Bank at its sole discretion at any time and from time to time. The following will not be taken into account in the award and computation of Robinsons\$:

- Annual card fees, interest, late payment charges;
- Tax payments;
- Bill payments made via Internet Banking and any AXS Network;
- Transactions made at TransitLink General Ticketing Machines;
- Cash-On-Instalments Facility, Instalment Payment Plan, PayLite, Cash Advances, Balance Transfers; and
- any such other fees, charges, payments, services, products and/or facilities as may be decided by the Bank in its absolute discretion at any time and from time to time. For the avoidance of doubt, the Bank has the absolute discretion to decide whether or not to provide any notice in relation to any of its decisions made hereto.
- In addition, Robinsons\$ will not be awarded for transactions made with the following Merchant Category Codes ("MCC") :

MCC Listing	Description
4829	Wire Transfer Money Orders (WTMOs)
4900	Utilities–Electric, Gas, Heating Oil, Sanitary, Water
5199	Nondurable Goods (Not Elsewhere Classified)
5960	Direct Marketing Insurance Services
6012	Member Financial Institution–Merchandise And Services
6051	Quasi Cash–Merchant (Non-Financial Institutions – Foreign Currency, Non-Fiat Currency, Cryptocurrency)
6211	Securities–Brokers and Dealers
6300	Insurance Sales, Underwriting and Premiums
6513	Real Estate Agents and Managers–Rentals
6540	POI (Point of Interaction) Funding Transactions (Excluding MoneySend)
7349	Cleaning, maintenance and janitorial services
7523	Automobile Parking Lots and Garages
7995	Gambling - Betting, including Lottery Tickets, Casino Gaming Chips, Off-Track Betting, and Wagers at Race Tracks
8211	Schools, Elementary and Secondary
8220	Colleges, Universities, Professional Schools and Junior Colleges
8241	Schools, Correspondence
8244	Schools, Business and Secretarial
8249	Schools, Trade and Vocational
8299	Schools And Educational Services–Not Elsewhere Classified
8398	Organizations, Charitable and Social Service
8651	Organizations, Political
8661	Organizations, Religious
9211	Court Costs Including Alimony and Child Support
9222	Fines
9223	Bail and Bond Payments
9311	Tax Payments
9399	Government Services–Not Elsewhere Classified
9402	Postal Services–Government Only
9405	Intra-Government Purchases–Government Only

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- (b) Any and all Robinsons\$ earned by an OCBC Robinsons Supplementary Cardmember may only be used by the relevant OCBC Robinsons Principal Cardmember. The OCBC Robinsons Supplementary Cardmember is not entitled to use such Robinsons\$.
- (c) Retail purchases charged to the OCBC Robinsons Visa Card but have yet to be posted to the OCBC Robinsons Card Account shall not be taken into account in the computation of Robinsons\$ to be awarded.
- (d) Any Robinsons\$ awarded to a OCBC Robinsons Cardmember will be reflected in the OCBC Robinsons Card Account statement of the relevant OCBC Robinsons Principal Cardmember.
- (e) OCBC reserves the right to revoke, deduct and/or recompute any Robinsons\$ awarded in the event an OCBC Robinsons Cardmember fails to effect due payment for the Card transactions and/or if the account is closed or terminated by the OCBC Robinsons Principal Cardmember or the Bank, as the case may be.
- (f) Retail Purchases made from any VISA Merchants (other than the Robinsons Group of Stores) and charged to an OCBC Robinsons Card Account before the applicable Robinsons\$ expiry date, the applicable 2015 Expiry Date (as defined below) or the applicable Relevant Period (as the case may be) but which have not been presented for payment by any of the VISA Merchants (other than the Robinsons Group of Stores) or banks or any other third parties to the Bank shall not be included for the purpose of calculation of Robinsons\$.
- (g) All Robinsons\$ earned will expire on the last day of the 24th calendar month calculated/commencing from the relevant calendar month in which such Robinsons\$ was earned by a Cardmember from charging a relevant retail purchase transaction to his/her OCBC Robinsons Card.

Example: Robinsons\$ Earn Date

July 2015
August 2016
September 2017
October 2018
November 2019

Robinsons\$ Expiry Date

31 July 2017
31 August 2018
30 September 2019
31 October 2020
30 November 2021