

**Terms and Conditions governing OCBC Cashflo/ Great Eastern Cashflo Credit Card Promotion with Follicle Pte Ltd (trading as Follicle):**

1. Promotion is valid from 2 May 2017 to 31 July 2017.
2. Strictly for appointment at Follicle, 391 Orchard Road #08-03 Tower B, Ngee Ann City Singapore 238874.
3. Payment must be made with an OCBC Cashflo/Great Eastern Cashflo Credit Card.
4. Valid for customers aged 21 years and above.
5. Presentation of NRIC/Passport for verification purposes.
6. OCBC and the Merchant reserve the right to change the terms & conditions as it deems fit without prior notice.
7. Discounts, vouchers and privilege are not exchangeable for cash, kind or other goods and services.
8. Not valid in conjunction with other promotions, vouchers and/or discounts, unless otherwise stated.
9. OCBC Bank shall not be responsible for the quality, merchantability or the fitness for any purpose or any other aspect of any goods and services.
10. Notwithstanding anything herein, OCBC Bank shall not be responsible or held liable for any defect or malfunction in any goods or services, and/or for any loss, injury, damage or harm suffered or incurred by or in connection with the use of any goods or services by any person.
11. OCBC Bank's decision on all matters relating to privileges or terms and conditions will be final and binding on all participants.
12. OCBC's 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.
13. OCBC will not be responsible or held liable for any loss to or expenses you or any person incur in connection with the Promotion, including any error in computation, any breakdown or malfunction in any computer system or equipment.
14. The laws of Singapore apply to these terms and conditions, and any disputes between you and OCBC will be dealt with in 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.