

**Terms & Conditions Governing the 'OCBC Exclusive Cashback Promotion for New OCBC Credit Card'
("Promotion")**

Promotion Period

1. The promotion period shall be from 15th May 2019 to 30th November 2019 (both dates inclusive), or such other period(s) as may be determined by Oversea-Chinese Banking Corporation Limited ("OCBC Bank") at its absolute discretion (the "Promotion Period").

Eligibility

2. This Promotion is only applicable to Customers who do not hold any existing OCBC Credit Cards and have applied for at least one of the Eligible Cards set out in Clause 3 below within the Promotion Period via:

- (i) ocbc.com;
- (ii) OCBC Bank Credit Card Roadshows;
- (iii) OCBC Bank Branches; or
- (iv) OCBC Telesales Executive

(the "Eligible Customer").

For the avoidance of doubt, existing supplementary OCBC Credit Cardholders who do not hold any OCBC Credit Cards as a principal cardholder are eligible to participate in this Promotion.

3. The following OCBC Credit Cards are eligible for this Promotion (the "Eligible Cards"):

- (a) OCBC 90°N Card;
- (b) OCBC 365 Credit Card;
- (c) FRANK Credit Card;
- (d) OCBC Plus! Visa Credit Card;
- (e) NTUC Plus! Visa Credit Card;
- (f) OCBC Cashflo Credit Card;
- (g) OCBC Great Eastern Cashflo Credit Card;
- (h) OCBC Robinsons Group Credit Card;
- (i) OCBC Titanium Rewards Credit Card (Blue);
- (j) OCBC Titanium Rewards Credit Card (Pink);
- (k) OCBC Arts Credit Card;
- (l) OCBC Best Denki Credit Card; and
- (m) OCBC Platinum Credit Card.

Cashback for new OCBC Credit Card Eligible Customers

4. Subject to the fulfilment of Clause 2 above to the absolute satisfaction of OCBC Bank, an amount of S\$50 (the "Cashback") will be credited into the Eligible Customer's OCBC Credit Card account.
5. Should an Eligible Customer apply for and have more than one application approved, OCBC Bank will determine which OCBC Credit Card account the Cashback will be credited into.

6. The Cashback will be credited based on the following schedule:
 - (a) Cards approved in the month of May 2019 – by 30th June 2019.
 - (b) Cards approved in the month of June 2019 – by 31st July 2019.
 - (c) Cards approved in the month of July 2019 – by 31st August 2019.
 - (d) Cards approved in the month of August 2019 – by 30th September 2019.
 - (e) Cards approved in the month of September 2019 – by 31st October 2019.
 - (f) Cards approved in the month of October 2019 – by 30th November 2019.
 - (g) Cards approved in the month of November 2019 – by 31st December 2019.
7. Applicants who had cancelled any existing OCBC Credit Card within the 6 months prior to this Promotion and re-applied for it under this Promotion are not eligible to participate in this Promotion.
8. Each Eligible Customer is only entitled to receive a maximum of one Cashback under this Promotion.
9. This Promotion shall not apply in conjunction with any other privileges or promotions unless otherwise stated.
10. For the avoidance of doubt, applications submitted through other promotion channels will not be eligible for this Promotion.

Spend promotion for new OCBC 90°N Credit Card Eligible Customers

11. Eligible Cardmembers who are new OCBC Credit Cardmembers (i.e. Cardmembers who are currently not holding any OCBC Credit Card or who have not cancelled all OCBC Credit Cards within the last 6 months) can enjoy an additional 7,000 Travel\$ upon spending a minimum of S\$5,000 of Qualifying Spend (as defined in Clause 5 below) within the first 3 months following their card approval date (“Spend Bonus”).
12. For the avoidance of doubt, the Qualifying Spend must be made by the following dates:

Card Approval Month	Qualifying Spend End Date
August 2019	30 th November 2019
September 2019	31 st December 2019
October 2019	31 st January 2020
November 2019	29 th February 2020

13. "Qualifying Spend" refers to any retail transactions (including face to face or online purchases), but exclude Transactions made via NETS, annual card fees, Cash on Instalment, Instalment Payment Plan, Interest, Late Payment charges, Tax Payment, Cash Advances, Balance Transfers, Internet Banking, AXS, SAM or any other payment network and all other bank fees and charges are excluded from the calculation of the spend for this Promotion. For the avoidance of doubt, OCBC has absolute discretion to determine whether or not a transaction is considered a “retail transaction”. Refunded transactions will be deducted from the relevant billed amount for the computation of Qualifying Spend. The Qualifying Spend can be aggregated between Principal and Supplementary Cardmembers of the Eligible Card and is only valid for transactions posted.
14. The Spend Bonus will be credited to the Eligible Cardmember’s OCBC 90°N Card account based

on the following schedule:

- a. Qualifying Spend made by 30th November 2019 - by 31st December 2019.
- b. Qualifying Spend made by 31st December 2019 - by 31st January 2020.
- c. Qualifying Spend made by 31st January 2020 - by 29th February 2020.
- d. Qualifying Spend made by 29th February 2020 - by 31st March 2020.

15. This Promotion shall not apply in conjunction with any other privileges or promotions unless otherwise stated.

General

16. OCBC Bank reserves the right at its absolute discretion to terminate this Promotion or vary, delete or add to any of these terms and conditions from time to time without notice including without limitation, the eligibility of any customer and the dates of this Promotion.

17. OCBC Bank's decision on all matters relating to this Promotion will be at its absolute discretion and will be final and binding on all participants. No correspondence shall be entertained. In the event of any inconsistency between these terms and conditions and any brochure, marketing or promotional material relating to this Promotion, these terms and conditions will prevail.

18. These terms and conditions shall be governed by the 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.

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