

Terms & Conditions for the OCBC 365 Card Lunar New Year Promotion (“Promotion”)

Promotion Period

1. The promotion period is from 1 February 2018 to 28 February 2018 (both dates included) or such other period as may be determined by Oversea-Chinese Banking Corporation Limited (“OCBC”) in its absolute discretion (the “Promotion Period”).

Eligibility

2. The Promotion is open to individuals who meet all of the following conditions (collectively “Eligible Cardmembers” and each an “Eligible Cardmember”):
 - a) the relevant individual is an existing OCBC 365 Cardmember;
 - b) the relevant individual’s OCBC 365 Card account(s) is in good standing with OCBC during the Promotion Period; and
 - c) the relevant individual is among the first 3,000 OCBC 365 Cardmembers to successfully register for the Promotion via SMS to 72377.:

SMS 365CNY<space>NRIC<space>NAME to 72377

E.g.: 365CNY S1234567A May Ong

Each successful and verified registrant will receive a successful SMS reply on the successful registration made. SMS Reservation is on a “first-come, first-served” and “while stocks last” basis. By way of you sending in your SMS to us under the Promotion, you agree to register for and accept the Terms and Conditions of this Promotion (including those terms and conditions stated herein).

Gift

3. If all the criteria stated in Clause 2 have been satisfied to the absolute satisfaction of OCBC, the relevant Eligible Cardmember will be entitled to reply to the SMS with the gift of his choice (“Selected Gift”), out of the following 3 gifts stated in the successful SMS reply:
 - a) Code **<C20>** for Caltex StarCash Card
 - b) Code **<S20>** for Starbucks Gift Card
 - c) Code **<V20>** for Ichiban Boshi and Ichiban Sushi vouchers

E.g. If an Eligible Cardmember selects Caltex StarCash Card, he should reply to the SMS with: C20.

4. Once the Eligible Cardmember has replied to the SMS with his Selected Gift code, he will be entitled to receive **S\$20 of his Selected Gift** for every S\$1,000 spent on his OCBC 365 Card (“Qualified Cardmember”), capped at S\$100 of gift value. The Qualified Cardmember is not allowed to change his Selected Gift during the Promotion.

E.g.

Selected Gift Code	Selected Gift	Spend amount	Total value of Selected Gift
C20	Caltex StarCash Card	S\$2,500	S\$40 worth of Caltex StarCash Cards
S20	Starbucks Gift Card	S\$6,000	S\$100 worth of Starbucks Gift Cards

5. The eligibility of any cardmember to receive the Selected Gift shall be determined at the absolute discretion of OCBC.
6. In the event that the Qualified Cardmember SMS in with his Selected Gift code more than once, OCBC will only refer to the **first Selected Gift code sent via SMS**.
7. Either the principal or supplementary cardmember may SMS in to register for the Promotion. However, should both the principal cardmember and supplementary cardmember SMS in, OCBC will only refer to the **Selected Gift code sent in via SMS by the principal cardmember**.

8. Where there is a supplementary card, retail spends incurred by a supplementary cardholder during the Promotion Period will be aggregated to those retail spends incurred by the principal cardholder during the Promotion Period to determine whether the relevant minimum retail spend has been met.
9. For Eligible Cardmembers who do not follow up with his Selected Gift code via SMS, the default gift will be determined at the absolute discretion of OCBC.
10. Retail Spend excludes all IPP (original & instalment), Paylite IPP (original & instalment), Cash Advance, Balance Transfers, Annual Card fees, Cash-On-Instalment (original & instalment), fees and bank charges.
11. Redemption letters will be sent to all Eligible Cardmembers by 31 March 2018 (or such other time as may be determined by us in our absolute discretion), containing the redemption details.

General

12. OCBC Bank reserves the right to terminate or suspend the Promotion and/or add to, delete, change or vary these terms and conditions at any time or from time to time without notice. Further, OCBC Bank reserves the right and at any time at its absolute discretion and without giving any reason or notice to withdraw, cancel and/or invalidate any voucher awarded to any customer without liability. A customer will not be entitled to any payment or compensation whatsoever in respect of such withdrawal, cancellation or invalidation.
13. OCBC shall not be responsible for the quality, merchantability or fitness for any aspect of the Gift. Notwithstanding anything herein, OCBC shall not at any time be responsible or held liable for any defect or malfunction in any Gift, and/or for any loss, injury, damage or harm suffered or incurred by or in connection with the use of any Gift by any person. Gift is not exchangeable for cash, kind or other goods and services. Merchant's terms and conditions apply.
14. All participants in this Promotion irrevocably permit and authorise OCBC Bank to disclose, reveal and divulge information regarding their information and particulars to any person including but not limited to the parties involved in organising, promotion and conducting this promotion) as OCBC Bank deems fit.
15. OCBC Bank's decisions on all matter relating to this Promotion shall be final, conclusive and binding on all participants. No correspondence or appeal shall be entertained by OCBC Bank.
16. In the event of any inconsistency between these terms and conditions and any brochure, marketing or promotion material relating to this Promotion, these terms and conditions shall prevail.
17. These terms and conditions shall be governed by the laws of Singapore and the participants in this Promotion will 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.