

Terms and Conditions governing the OCBC Titanium Rewards 2,500 OCBC\$ (worth 1,000 Miles) Campaign ("Promotion")

Promotion Period

1. The Promotion Period is defined as the relevant calendar month in which you receive the short message service ("SMS") or such other period as may be determined by Oversea-Chinese Banking Corporation Limited ("OCBC") in its absolute discretion ("Promotion Period").

Eligibility

2. To qualify ("Qualified Cardmembers"):

(a) You must be a person holding an OCBC Titanium Rewards Card who has received an electronic direct mail (EDM) or SMS from Oversea-Chinese Banking Corporation Limited ("OCBC Bank"), inviting you to participate in this Promotion.

(b) You must make 2 valid transactions with your OCBC Titanium Rewards Card during the Promotion Period. "Valid transactions" means all retail transactions (whether online or offline) made with your OCBC Titanium Rewards Card during the Promotion Period, but excludes payments relating to annual card fees, Cash-On-Instalment IPP, extended payment plan, income tax payment, bill payments made via Internet Banking, bill payments made via AXS, interest, late payment charges, goods and services taxes, cash advances, balance transfers and other fees and charges incurred on the OCBC Titanium Rewards Card.

(c) The invitation to participate in this Promotion is not transferrable.

Rewards

3. Earn 2,500 OCBC\$ ("Bonus OCBC\$") when you make at least 2 valid transactions with your OCBC Titanium Rewards Card during the Promotion Period.

4. Bonus OCBC\$ will be credited to the Qualified Cardmembers' OCBC Titanium Rewards Card account by the end of the following month.

5. Your OCBC Titanium Rewards Card account must be active and in good standing at the time of crediting.

General

6. OCBC Bank reserves the right in its sole and absolute discretion to determine whether a transaction qualifies as a valid transaction under the Promotion. If OCBC Bank in its sole and absolute discretion decides that any transaction is not to be considered a valid transaction, the Bonus OCBC\$ will not be awarded.

7. OCBC Bank reserves the right to change or substitute the Bonus OCBC\$ with any item of similar value without notice.

8. 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 at any time without notice including without limitation, the eligibility of any Qualifying Cardmember and the dates of the Promotion.

9. OCBC Bank's decision on all matters relating to this Promotion shall be final and binding on all participants. No correspondence or appeal shall be entertained by OCBC Bank.

10. In the event of any inconsistency between these terms and conditions and any brochure, marketing or promotional material, these terms and conditions will prevail.

11. OCBC Bank shall not be responsible for any loss or damage to any person in connection with the Promotion howsoever arising, including any error in computing chances, any breakdown or malfunction in any computer system or equipment, any notice which is misdirected or lost in the post.

12. These terms and conditions shall be governed by the laws of Singapore and the participants shall 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 rights under the Contracts (Rights of Third Parties) Act (Cap 53B) to enforce any of these terms and conditions.