

**Terms and Conditions Governing OCBC Titanium Rewards up to S\$15 Cashback Promotion on Bus/Train Rides (“Promotion”)**

1. Participation in the Promotion constitutes acceptance of these Terms and Conditions.
2. The Promotion is valid from (i) 20 March to 19 April 2017; (ii) 20 April to 19 May 2017; (iii) 20 May 2017 to 19 June 2017 (each a **“Qualifying Period”**, collectively **“Promotion Period”**).
3. The following person will be eligible to participate in this Promotion (each a **“Participant”** and collectively, the **“Participants”**):
  - (a) the person must be a card holder of the OCBC Titanium Rewards Card (the **“Qualifying Card”**);
  - (b) The person must have successfully registered for the Account-Based Ticketing Pilot and activated his Qualifying Card for contactless payments on buses/trains;
  - (c) the person must have used his/her Qualifying Card to pay for his/her public transit costs on public buses (including night buses and premium buses) and trains (MRT or LRT) in Singapore (collectively **“Public Transit”**) during the Promotion Period; and
  - (d) the person must be the first 3,000 Cardmembers per Qualifying Period who tap and ride on buses or trains
4. Each Participant who meets the conditions as set out in these Terms and Conditions will be eligible to receive a cashback of the exact amount he spends on Public Transit during the Promotion Period, up to a maximum of S\$5 per Qualifying Period and a maximum of S\$15 during the Promotion Period.
5. Cashback earned will be credited to the Qualifying Card account on the following dates:

<b>Qualifying Periods</b>	<b>Award Posting Date</b>
20 March to 19 April 2017	June 2017
20 April to 19 May 2017	July 2017
20 May to 19 June 2017	August 2017

6. The eligible Participant's Qualifying Card account must be at good standing or not blocked for use and conducted in a proper and satisfactory manner as determined by OCBC in its sole discretion at the time of crediting the cashback. OCBC reserves the right to revoke, deduct and/or recompute any cashback awarded in the event a relevant cardmember fails to effect due payment for his card transactions and/or if the account is closed or terminated by the relevant cardmember or the Bank, as the case may be.
7. OCBC assumes no responsibility for any loss or damage or expenses arising in connection with this Promotion, howsoever arising, including without limitation, from any late or non-notification, any error in computing, technical hardware or software breakdown, malfunctions or defects, failed, delayed or incorrect transactions, or lost or unavailable network connections, or any notice that is lost or misdirected, which may affect a Participant's eligibility in the Promotion.

8. OCBC may vary, add, delete, amend or modify any one or more provisions in these Terms and Conditions at any time and from time to time without notice. You are deemed to accept and are bound by such variations, additions, deletions, amendments and/or modifications if you do not terminate the use of the Qualifying Card.
9. A person who is not a party to these Terms and Conditions has no right under the Contracts (Rights of Third Parties) Act Cap 53B to enforce any of these Terms and Conditions.
10. These Terms and Conditions shall be governed by and construed in accordance with the laws of the Republic of Singapore, and you irrevocably submit to the non-exclusive jurisdiction of the Courts of the Republic of Singapore