

Terms and Conditions Governing the OCBC YES! Debit Card Lunar New Year Promotion (the "Promotion")

Promotion Period

1. The promotion period will be from 1 February 2018 to 2 March 2018 (both dates inclusive) or such other period as may be determined by Oversea-Chinese Banking Corporation Limited ("OCBC") in its absolute discretion ("Promotion Period").

Eligibility

2. You are eligible to take part in the Promotion ("Eligible Cardmember") if:

- (a) You are an existing YES! Debit Cardholder who has received a short messaging service invitation and/or electronic direct mailer (each an "Invitation") to participate in the Promotion;
- (b) You are within the first 3,000 cardholder who have successfully registered your interest at ocbc.com/cnyyesdebit
- (c) You have made a minimum of S\$88 VISA spend during the Promotion Period in accordance to the terms and conditions of the Promotion. The VISA spend must be made on retail, online or overseas purchases; and
- (d) Your YES! Debit Card account is in good standing with OCBC during the Promotion Period.

Rebate

3. Eligible Cardmembers will receive a S\$4 rebate for every \$88 spend during the Promotion Period, capped at a maximum rebate amount of S\$12 (illustrated in the table below):

Total spend	Rebates earned (capped at S\$12)
S\$100	\$4
S\$300	\$12

5. The rebate will be credited into the Eligible Cardmember's YES! Debit Card Account by 30 April 2018.

6. For customers who hold more than one YES! Debit Card, the total spend will be aggregated and access accordingly.

7. For customers who hold more than one YES! Debit Card, the rebate will be credited as one amount to the YES! Debit Card that has the higher spend amount.

5. Purchases made via NETS, Tax Payment, and other fees and charges are excluded from the calculation of the minimum charge for this Promotion.

6. Your YES! Debit Card account must be active and in good standing at the time of crediting.

General

7. OCBC has the right to end or withdraw the Promotion without giving you notice.

8. OCBC has the absolute discretion to amend, vary or change these terms and conditions without your consent or providing any notice to you. 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.

9. Without prejudice to the generality of the above, the consent of any third party is not required for any variation (including any release or compromise of any liability) or termination of these terms and conditions, notwithstanding any term herein to the contrary.

10. If you are subsequently discovered to be ineligible to participate in the Promotion or to receive the rebate, OCBC reserves the right to (i) forfeit, withdraw or withhold the rebate at any time or (ii) (where the rebate has been awarded and/or utilised) reclaim the rebate or request you to repay to or compensate OCBC for the rebate at any time. You will not be entitled to any payment or compensation from OCBC should any rebate be forfeited, withdrawn, withheld or if any rebate is reclaimed by OCBC or if you are asked to repay to or compensate OCBC the rebate for whatsoever reasons.

11. 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.