

Terms & Conditions Governing the OCBC 365 Credit Card Top 15 Zi Char Merchants Promotion (the “Promotion”)

Promotion Period

1. The promotion period shall run from 15 June 2021 to 31 July 2021 (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. You will qualify for the Promotion (“Eligible Cardmember”) if:
 - a. You are an existing OCBC 365 Credit Cardmember; and
 - b. Your OCBC 365 Credit Card account is active and in good standing with OCBC Bank during the Promotion Period.

Definitions

3. “Qualifying Spend”:
 - a. refers to any retail transaction (including face to face or online purchases) on the OCBC 365 Credit Card;
 - b. does not include payments or transactions relating to annual card fees, insurance premiums, 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, bus/MRT transactions, Transit top-up, contactless payments and other bank fees and charges;
 - c. does not include payments made to or transactions performed at merchants that fall into the exclusion categories/excluded organisations as set out by OCBC Bank in [“Terms and conditions governing OCBC 365 Credit Card Cashback Programme”](#); and
 - d. will be determined by its transaction date based on Singapore Timing (UTC+08:00). For avoidance of doubt, the date on which the transaction is submitted or posted may differ from the actual date the transaction was made and OCBC Bank bears no liability for any late submission or transaction posting of any purchase by any merchant that might affect the Promotion.

Promotion Mechanics

4. Eligible Cardmembers who make a minimum S\$800 of Qualifying Spend during the Promotion Period (the “Minimum Spend Requirement”) will earn a 10% Cashback (“Cashback”), subject to these terms and conditions.
5. For Main Cardmembers with Supplementary Cards, the Cashback will be awarded for the aggregated spend on both the main Credit Card and supplementary Credit Card.
6. OCBC Bank reserves the right in its sole and absolute discretion to determine whether a transaction qualifies as a Qualifying Spend 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 Cashback will not be awarded.

Cashback

7. Subject to the fulfilment of these terms and conditions to the absolute satisfaction of OCBC Bank, the Cashback will be awarded for transactions made at the following 15 merchants via the following order channels. The first 6% of the Cashback will be credited into the Eligible Cardmember’s OCBC 365 Credit Card account by the end of the month following the posted transaction in accordance with the OCBC 365 Credit Card Cashback Programme, and the

remaining 4% of the Cashback will be credited into the Eligible Cardmember's OCBC 365 Credit Card account within 2 months after the posted transaction.

Example: Transactions made on these merchants on 15 June, will have 6% dining Cashback credited to the Principal Cardmember's card by 31 July, and the remaining 4% will be credited by 31 August.

No.	Merchants	Outlets Address	Order channel
1	B.K. Forture Seafood	<ul style="list-style-type: none"> • 885 / 887 Bukit Timah Road, Singapore 279896 	1) Pre-order via call in: 6469 5957 (payment onsite); or 2) Pre-order online: eats.oddle.me ; or 3) Order at outlet.
2	Geylang Claypot Rice	<ul style="list-style-type: none"> • 361/363/365 Beach Road Singapore 199576 	1) Pre-order via call in: 6744 4574 (payment onsite); or 2) Order at outlet.
3	Kelly Jie Seafood - Formerly TPY Mellben	<ul style="list-style-type: none"> • Blk 211 Toa Payoh Lorong 8 #01-11/15, Singapore 310211 	1) Pre-order via call in: 6353 3120/ 8123 4156/ 9234 0107 (payment onsite); or 2) Order at outlet.
4	Keng Eng Kee Seafood (KEK)	<ul style="list-style-type: none"> • 124 Bukit Merah Lane 1, #01-136, Singapore 150124 	1) Pre-order via call in: 6272 1038 (payment onsite); or 2) Pre-order online: order.kek.com.sg ; or 3) Order at outlet.
5	Long Ji Zi Char	<ul style="list-style-type: none"> • 253 Outram Rd, Singapore 169049 	1) Pre-order via call in: 9790 5682 (payment onsite); or 2) Order at outlet.
6	Mellben Seafood (Ang Mo Kio)	<ul style="list-style-type: none"> • 232 Ang Mo Kio Ave 3 #01-1222 Singapore 560232 	1) Pre-order via call in: 6285 6762/ 9232 3449/ 9450 7301 (payment onsite); or 2) Order at outlet.
7	Nan Hwa Chong Fish Head Steamboat	<ul style="list-style-type: none"> • 812 North Bridge Rd, Singapore 198779 	1) Pre-order via call in: 6297 9319/ 8613 2732 (payment onsite); or 2) Pre-order online: nanhwachong.com.sg ; or 3) Order at outlet.
8	New Ubin Seafood	<ul style="list-style-type: none"> • CHIJMES - 30 Victoria St, #02-01B/C Singapore 187996 • Tampines – 18 Tampines Industrial Cres, #01-16 Singapore 528605 	1) Pre-order via call in/WhatsApp : 9740 6870 (payment onsite); or 2) Order at outlet.

		<ul style="list-style-type: none"> • Zhongshan Park - 16 Ah Hood Rd, Singapore 329982 	3) Online order and payment via : order.newubinseafood.com
9	Por Kee Eating House 1996 (Seng Poh Lane)	<ul style="list-style-type: none"> • 69 Seng Poh Lane #01-02 Singapore 160069 	1) Pre-order via call in: 6221 0582 (payment onsite); or 2) Order at outlet.
10	Red House Seafood	<ul style="list-style-type: none"> • Clark Quay - 3C, River Valley Road #01-02/03, The Cannery Singapore 179022 • Grand Copthorne – Grand Copthorne Waterfront Hotel (Level 2), 392 Havelock Road Singapore 169663 	1) Pre-order via call in: <ul style="list-style-type: none"> • Clark Quay – 6442 3112 • Grand Copthorne – 67357666 (payment onsite) ; or 2) Order at outlet.
11	Sin Hoi Sai Seafood Restaurant (Tiong Bahru Road)	<ul style="list-style-type: none"> • Blk 55 Tiong Bahru Road #01-59 Singapore 160055 	1) Pre-order via call in: 6223 0810/ 6224 3905 (payment onsite); or 2) Order at outlet.
12	Sum Kee Food	<ul style="list-style-type: none"> • No.2, Telok Blangah Street 31, Yeo's Building Singapore 108942 • 19 Yung Ho Road Singapore 618592 	1) Pre-order via call in: <ul style="list-style-type: none"> • Telok Blangah – 6737 3233/ 6333 8556 • Jurong – 6873 3069 (payment onsite) ; or 2) Pre-order online: sumkee.oddle.me ; or 3) Order at outlet.
13	Tasty Loong by Chef Pung	<ul style="list-style-type: none"> • 50 Tiong Bahru Road #01-04 Singapore 168733 • 81 Lor Chencharu Orto Park Singapore 769198 	1) Pre-order via call in: <ul style="list-style-type: none"> • Yishun – 6757 7887 • Tiong Bahru – 6909 5700 (payment onsite) ; or 2) Pre-order online: tastyloong.com ; or 3) Order at outlet.
14	Uncle Leong Seafood (Punggol) Uncle Leong Seafood (Anchorpoint)	<ul style="list-style-type: none"> • 6 Tebing Lane, #01-03, Punggol East, Singapore 828835 • 368 Alexandra Road, Anchorpoint Shopping Centre, Singapore 159952 	1) Pre-order via call in: <ul style="list-style-type: none"> • Punggol East – 6441 1848 • Anchorpoint – 6259 9861 (payment onsite) ; or 2) Order at outlet.
15	White Restaurant	<ul style="list-style-type: none"> • Waterway Point - 83 Punggol Central, #B1-12, Singapore 828761 • 30 Sembawang Drive, #03-12, Sunplaza, Singapore 757713 	1) Pre-order via online: order.whiterestaurant.com.sg ; or 2) Order at outlet.

	<ul style="list-style-type: none"> • Jewel Changi Airport - 78 Airport Boulevard #B1-245-246 Singapore 819666 • IMM - 2 Jurong East Street 21, #02-24, Singapore 609601 • 3 Temasek Boulevard Suntec City, Fountain Court, #B1-131 Singapore 038983 • 22 Jalan Tampang (Opp Sembawang Shopping Centre) Singapore 758966 	
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8. Transactions made through third party providers such as Deliveroo, Foodpanda, Grabfood and GetzPay will not qualify for the Promotion.
9. The Promotion shall not apply in conjunction with any other privileges or promotions unless otherwise stated.
10. The total cashback awarded under the Promotion is inclusive of the maximum 6% Cashback you can enjoy under the [OCBC 365 Credit Card Cashback Programme](#). The maximum Cashback each Eligible Cardmember can receive under the Promotion and the OCBC 365 Credit Card Cashback Programme is S\$80 per month.
11. If the conditions set out in these terms and conditions are not fulfilled, OCBC Bank reserves the right not to credit the Cashback into (or if the Cashback has been credited, to debit the value of the Cashback from) any account(s) of the Eligible Cardmember.
12. Refunded transactions will be deducted from the relevant monthly billed amount for the computation and award of the Cashback.
13. OCBC Bank reserves the right and at any time at its absolute discretion and without giving any reason or notice to withdraw, clawback, cancel and/or invalidate any cashback awarded to any customer without liability. A customer will not be entitled to any payment or compensation whatsoever in respect of such withdrawal, clawback, cancellation or invalidation.
14. If any Eligible Cardmember is subsequently discovered to be ineligible to participate in the Promotion or to receive the Cashback (which eligibility shall be determined at the discretion of OCBC Bank), OCBC Bank reserves the right to (i) withdraw the Cashback at any time; or (ii) claw-back the Cashback or request the relevant customer to repay to or compensate OCBC Bank the value of the Cashback at any time, and OCBC Bank shall have the right to debit the value of the Cashback or such other amount as it deems fit from the account(s) of the customer. No person shall be entitled to any payment or compensation from OCBC Bank should any Cashback be withdrawn, if any Cashback is reclaimed by OCBC Bank, or if a customer is asked to repay to or compensate OCBC Bank the value of the Cashback for whatsoever reasons.

General

15. The eligibility of any Eligible Cardmember to receive the Cashback shall be determined at the absolute discretion of OCBC Bank.
16. OCBC Bank reserves the right at its absolute discretion to terminate the 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 cardholder and the dates of the Promotion.

17. OCBC Bank shall not be responsible for the quality, merchantability or fitness for any purpose or any other aspect of the Promotion, or any product and/or service relating to the Promotion. Notwithstanding anything herein, OCBC Bank shall not at any time be responsible or held liable for any defect or malfunction in any product or the deficiency in any service provided, and/or any loss, injury, damage or harm suffered or incurred by or in connection with the Promotion, and/or the use of any product and/or service relating to the Promotion, by any person.
18. OCBC Bank's decisions on all matters relating to the Promotion shall be final and binding on all participants. No correspondence or appeal shall be entertained by OCBC Bank. In the event of any inconsistency between these terms and conditions and any brochure, marketing or promotional material relating to the Promotion, these terms and conditions shall prevail.
19. 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, or any notice which is misdirected or lost in the post or in transmission.
20. These terms and conditions shall be governed by the laws of Singapore and each participant in the Promotion irrevocably submits 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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