



Terms & Conditions Governing the 'NTUC/OCBC Plus! SGD50 Cashback for New Cardholders +NTUC-OCBC Starter Savings Account SGD\$50 Salary Credit Cashback' Promotion (the "Promotion")

Promotion Period

1. The promotion period shall be on 1st January 2021 to 30th June 2021 (inclusive), or such other period(s) as may be determined by Oversea-Chinese Banking Corporation Limited ("OCBC Bank") in its absolute discretion (the "Promotion Period").

Eligibility for the SGD\$50 Cashback

2. This Promotion is only applicable to: (a) new OCBC Credit Cardholders who have applied for at least one of the Eligible Cards set out in Clause 3 below via FairPrice Stores/ Lite Branches/Lifestyle Corners during the Promotion Period, and (b) whose card application was approved by 30th June 2021 (the "Eligible Customer").
3. This Promotion is only applicable for applications made for following OCBC Credit Cards (the "Eligible Cards"):
 - a. OCBC Plus! Visa Credit Card;
 - b. NTUC Plus! Visa Credit Card
4. Subject to the fulfilment of Clause 2 above to the absolute satisfaction of OCBC Bank, an amount of S\$50 (the "Cashback") will be credited into the approved Eligible Card account of the **new** OCBC Credit Cardholder. For the avoidance of doubt, existing supplementary OCBC credit cardholders who do not hold any OCBC credit cards as a principal cardholder are eligible to participate in this Promotion. The Cashback will be credited based on the following schedule:
 - a. Cards approved in the month of January 2021 –by 28th February 2021.
 - b. Cards approved in the month of February 2021–by 31st March 2021.
 - c. Cards approved in the month of March 2021 – by 30th April 2021 .
 - d. Cards approved in the month of April 2021– by 31st May 2021.
 - e. Cards approved in the month of May 2021– by 30th June 2021.
 - f. Cards approved in the month of June 2021– by 31st July 2021.

Eligibility for the SGD\$50 Salary Credit Cashback

5. Subject to these terms and conditions, the Promotion is only open to Eligible Customers. For the purposes of this Promotion, a customer is considered an “Eligible Customer” if all of the following criteria are satisfied in addition to the conditions set out in Clause 2 above:
 - (a) the customer must have taken up the NTUC Plus! Visa Credit Card **with** the NTUC-OCBC Starter Account through FairPrice Stores/ Lite Branches/Lifestyle Corners;
 - (b) the customer must be an NTUC Union member;
 - (c) the customer must maintain an NTUC-OCBC Starter Savings Account with OCBC Bank (“Qualifying Account”);
 - (d) the customer must not be crediting his/her salary into the Qualifying Account prior to and as at 31st December 2020;
 - (e) the customer must credit his/her salary of at least S\$1,000 monthly into the NTUC-OCBC Starter Account by 31st July 2021; and
 - (f) the customer must credit his/her salary via GIRO with transaction description “GIRO-SALARY”.
6. If the criteria stated in Clause 5 are all satisfied to the satisfaction of OCBC Bank, an Eligible Customer will be entitled to receive an additional one-time S\$50 (the “Additional Cashback”) pursuant to the terms and conditions set out herein. Each Eligible Customer is only entitled to receive one Additional Cashback under the terms of the Promotion. The eligibility of any customer to receive the Additional Cashback shall be determined at the absolute discretion of OCBC Bank.
7. The Additional Cashback will be credited into the Eligible Customer’s NTUC Plus! Credit Card by the last business day of the following month, after the first time the salary is credited into the NTUC-OCBC Starter Account.
8. The Qualifying Account and NTUC Plus! Credit Card must be active and in good standing as at the point of Additional Cashback crediting as stated in Clause 7.
9. Subject to the terms and conditions of this Promotion being fulfilled, each Eligible Customer is only entitled to receive a maximum of **one Cashback** and **one Additional Cashback** under this Promotion. For the avoidance of doubt, the aggregate amount of cashbacks that an Eligible Customer can earn under this Promotion is S\$100.
10. This Promotion shall not apply in conjunction with any other privileges or promotions unless otherwise stated.
11. For the avoidance of doubt, card applications submitted through other promotion channels will not be eligible for this Promotion.
12. Applicants who had cancelled existing OCBC Credit Card facilities within the last 12 months prior to this Promotion and re-applied for it under this Promotion are not eligible to participate in this Promotion.

General

13. 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 from time to time without notice including without limitation, the eligibility of any Credit Cardholder and the dates of this Promotion.
14. OCBC Bank's decision on all matters relating to this Promotion will be at its absolute discretion and will be final and binding on all participants. No correspondence shall be entertained. In the event of any inconsistency between these terms and conditions and any brochure, marketing or promotional material relating to this Promotion, these terms and conditions will prevail.
15. These terms and conditions shall be governed by the laws of Singapore and the participants in this Promotion 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.

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