

**Terms & Conditions Governing the Live Healthy SG Exclusive S\$60 Cashback for New OCBC Credit Card + additional S\$20 Cashback for OCBC VOYAGE Card Promotion (the “Promotion”)****Promotion Period**

1. The promotion period shall run from 8 May 2020 to 30 June 2020 (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:
  - i. you are a new OCBC Cardmember who has applied for the OCBC Credit Card (the “Card”), and whose Card application is approved, during the Promotion Period;
  - ii. you have received an electronic direct mail (eDM) from Live Healthy SG inviting you to participate in the Promotion;
  - iii. you must have applied for at least one of the Eligible Cards set out in Clause 3 below during the Promotion Period either via (i) <https://www.ocbc.com/personal-banking/cards/credit-card.page?AgentSourceCode=LHSGA1> or (ii) (for OCBC VOYAGE Card only) an OCBC Telesales Executive after successfully registering your interest via the online eForm at <https://internet.ocbc.com/internet-banking/PublicOnlineForm/Form?FormId=OCBCVOYAGELIVEHEALTH>;
  - iv. your card application must have been approved by OCBC Bank on or before 30 June 2020; and
  - v. you are among the first 1,000 applicants whose Card application is approved during the Promotion Period.

**Definitions**

3. “Eligible Cards” means any of the following OCBC Credit Cards:
  - i. OCBC 365 Credit Card;
  - ii. OCBC Titanium Rewards Credit Card;
  - iii. OCBC 90°N Card;
  - iv. OCBC Cashflo Credit Card;
  - v. OCBC Great Eastern Cashflo Credit Card;
  - vi. OCBC Plus! Visa Credit Card;
  - vii. NTUC Plus! Visa Credit Card;
  - viii. OCBC Robinsons Group Credit Card;
  - ix. FRANK Credit Card;
  - x. OCBC Arts Credit Card;
  - xi. OCBC Platinum Credit Card;
  - xii. OCBC BEST Denki Credit Card; or
  - xiii. OCBC VOYAGE Card.
4. A “new OCBC Cardmember” refers to any person who (i) currently does not hold an existing OCBC Credit Card, and (ii) has not held an OCBC Credit Card in the previous twelve (12) months. Applicants who had cancelled existing OCBC Credit Card facilities within the last twelve (12) months prior to the commencement of the Promotion and re-applied for such facilities under the Promotion are not eligible to participate in the Promotion. For the avoidance of doubt, existing Supplementary OCBC Credit Card cardholders who do not hold any OCBC Credit Cards as a Principal cardholder are eligible to participate in the Promotion.

### Promotion Mechanics

5. Eligible Cardmembers who meet the conditions in Clause 2 will receive S\$60 cashback ("Cashback"), subject to these terms and conditions.
6. The Promotion is limited to the first 1,000 Eligible Cardmembers who meet the conditions in Clause 2 during the Promotion Period. For the avoidance of doubt, in the event that any person entitled to the Cashback is subsequently found to be ineligible for the Promotion, OCBC Bank shall not be obligated or liable to provide the Cashback to another Eligible Cardmember.
7. For Main Cardmembers with Supplementary Cards, the Cashback will be awarded for the aggregated spend on the Eligible Cards on both the main Credit Card and supplementary Credit Card.

### Cashback

8. Subject to the fulfilment of Clause 2 above to the absolute satisfaction of OCBC Bank, an amount of S\$60 cashback (i.e. the Cashback) will be credited into the Eligible Cardmember's OCBC Credit Card account.
9. (For OCBC VOYAGE Card only) Should an Eligible Cardmember successfully apply for the OCBC VOYAGE Card and meet the conditions in Clause 2, an additional amount of S\$20 cashback will be credited into the Eligible Cardmember's OCBC VOYAGE Card account. The additional S\$20 cashback shall be included in the definition of "Cashback" used in these terms and conditions.
10. Should an Eligible Cardmember apply for and have more than one application approved, OCBC Bank will determine which OCBC account the Cashback will be credited into.
11. The Cashback will be credited into the Eligible Cardmember's OCBC credit card account by 6 weeks after the Eligible Period.
12. Applicants who had cancelled any existing OCBC Credit Card within the 12 months prior to the Promotion and re-applied for it under the Promotion are not eligible to participate in the Promotion.
13. Each Eligible Cardmember is only entitled to receive a maximum of one \$60 Cashback and one \$20 Cashback (where applicable) under the Promotion.
14. The Promotion shall not apply in conjunction with any other privileges or promotions.
15. If the conditions set out in Clause 2 above 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 customer.
16. Refunded transactions will be deducted from the relevant monthly billed amount for the computation and award of the Cashback.
17. 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.

18. OCBC Bank reserves the right to claw-back and deduct from the Eligible Cardmember's OCBC Credit Card account the equivalent value of the Cashback if the Eligible Cardmember closes his/her Account during, or within six (6) months from the end of, the Promotion Period. Further, 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**

19. The eligibility of any Eligible Cardmember to receive any Cashback shall be determined at the absolute discretion of OCBC Bank.
20. 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.
21. 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.
22. 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.
23. 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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