

**Terms and Conditions governing the OCBC Titanium Rewards Card
20X OCBC\$ April to May Campaign 2020 (“Promotion”)**

Promotion Period

1. The Promotion will be held from 15 April to 31 May 2020 (both dates included) (the “Promotion Period”).

Eligibility

2. To qualify (“**Eligible Cardmembers**”), you must:
 - a) hold an OCBC Titanium Rewards Card (the “**Card**”); and
 - b) **be among the first 5000 customers to successfully register for the Promotion via an online form** available at <https://bit.ly/39C3UqG> specifying the 16-digits of your registered OCBC Titanium Rewards Credit Card number during the Promotion Period; and
 - c) charge on a Qualifying Transaction (defined below) to your registered OCBC Titanium Rewards Card during the Promotion Period after successfully registering for the Promotion.

Promotion Mechanics and Rewards

3. For the first S\$500 spent using their registered OCBC Titanium Rewards Card on the merchants listed below (the “Qualifying Transactions”) during Promotion Period, Eligible Cardmembers will earn **up to additional 19X OCBC\$ (the “Reward”)** for every Singapore dollar equivalent spent on the Qualifying Transactions (subject to the aforementioned cap of S\$500) as follows:

Additional 19X OCBC\$	Additional 10X OCBC\$
NTUC FairPrice (excluding FairPrice Xpress)	Lazada
Watsons	Shopee
Guardian	Qoo10
Deliveroo	Amazon
Foodpanda	
Netflix	

4. For avoidance of doubt, Qualifying Transactions refers to any retail transactions at NTUC FairPrice (excluding FairPrice Xpress), Watsons, Guardian, Deliveroo, Foodpanda, Netflix, Lazada, Shopee, Qoo10 or Amazon (including face to face or online purchases) but excludes transactions relating to insurance premiums and Instalment Payment Plans.
5. Retail purchases charged to your registered OCBC Titanium Rewards Card but which have yet to be posted to the Card Account during Promotion Period will not be taken into account in the computation of OCBC\$ to be awarded. 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 bears no liability for any late submission or transaction posting of any purchase by any merchant that might affect the Promotion. Any retail transactions charged to the Card but have yet to be posted to the Card account will not be taken into account for the purposes of this Promotion.

6. This Promotion is in conjunction with the 10X Rewards Programme (<https://www.ocbc.com/assets/pdf/titrew-terms-and-conditions-1-oct-2019.pdf>) that OCBC Titanium Rewards Cardmembers earn on a usual basis. 1 OCBC\$ will be posted to the Card Account with every S\$1 successfully charged to the Card Account. The remaining 9 OCBC\$ will be posted to the Card Account by the end of the next calendar month, following the relevant transaction posting date. Please refer to the illustration below for more details.

7. To illustrate:

Scenario	1X OCBC\$ Earning Rate	10X Rewards Programme (9X OCBC\$ on qualified spend)	Additional 19X OR 10X OCBC\$	Total 20X OCBC\$ Awarded
Customer A spent \$500 at Lazada posted on 20 April 2020	500 OCBC\$ awarded	4,500 OCBC\$ awarded by May 2020	5,000 OCBC\$ awarded by 30 June 2020	10,000 OCBC\$
Customer B spent \$200 at NTUC Fairprice posted on 20 May 2020	200 OCBC\$ awarded	-	3,800 OCBC\$ awarded by 30 June 2020	4,000 OCBC\$

The figures above are for illustrative purposes and are used as an example only. Actual figures and rewards earned may differ or vary depending on the actual circumstances.

8. Subject to these terms being fulfilled, the Reward will be credited to the Eligible Cardmember's OCBC Titanium Rewards Card account by 30 June 2020.
9. For avoidance of doubt, the maximum amount of additional OCBC\$ that an Eligible Cardmember can earn **solely** under the Promotion is 9,500 OCBC\$ (i.e. 19 OCBC\$ x S\$500).
10. The Eligible Cardmember's registered OCBC Titanium Rewards Card account must be active and in good standing at the time of crediting.

General

11. The eligibility of each Eligible Cardmember to receive a Reward shall be determined at the absolute discretion of OCBC.
12. OCBC 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 Eligible Cardmember and the dates of the Promotion.
13. In the event that a cardmember who has been credited with the Reward cancels, refunds, or reverses any transaction made during the Promotion Period, OCBC reserves the right to claim from the cardmember the full amount of the OCBC\$ that

was credited to such cardmember in respect of that particular transaction by debiting any account of the cardmember.

14. OCBC reserves the right to (i) forfeit or withdraw the Reward at any time; or (ii) (where the Reward has been redeemed) claw-back the Reward or request the relevant customer to repay to or compensate OCBC the value of the Reward at any time, and OCBC shall have the right to debit the value of the Reward plus any goods and services tax or such other amount as it deems fit from the account(s) of the customer if any Eligible Cardmember is subsequently discovered to be ineligible to participate in the Promotion or to receive any Reward (which eligibility shall be determined at the discretion of OCBC). No person shall be entitled to any payment or compensation from OCBC should any Reward be forfeited or withdrawn, if any Reward is reclaimed by OCBC, or if a customer is asked to repay to or compensate OCBC the value of the Reward for whatsoever reasons.
15. OCBC reserves the right to replace or substitute the Reward for a gift of an equivalent or similar value without prior notice, for any reason whatsoever.
16. OCBC's decision on all matters relating to the Promotion shall be final and binding on all participants. No correspondence or appeal shall be entertained by OCBC.
17. OCBC 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 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. 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 will prevail.
19. These terms and conditions shall be governed by the laws of Singapore and the participants shall 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 rights under the Contracts (Rights of Third Parties) Act (Cap 53B) to enforce any of these terms and conditions.