

**Terms & Conditions Governing the 'OCBC x FairPrice CNY 23 to 24 January 2021 Up to S\$10 Cash Rebate Campaign' (the "Promotion")****Promotion Period**

1. The promotion period shall run from 23 January 2021 to 24 January 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:
  - i. You are an existing OCBC Credit/Debit Cardmember;
  - ii. Your OCBC Credit/Debit Card account is active and in good standing with OCBC Bank during the Promotion Period; and
  - iii. You have made a Qualifying Spend (as defined below) during the Promotion Period with your Eligible Card (defined below) in accordance with the terms and conditions.

**Definitions**

3. "Eligible Card" means any existing OCBC Credit/Debit Cards.
4. "Qualifying Spend" refers to a minimum spend of S\$128.00 in a single transaction at FairPrice Supermarket, FairPrice Finest, FairPrice Xtra, Warehouse Club and Unity stores (excluding FairPrice Xpress and FairPrice Online) ("FairPrice"), on any FairPrice products except the purchase of cigarettes, newspapers, magazines, 4D, Toto, Singapore Sweep, Gift Card, FairPrice Gift Vouchers, infant milk powder (0-12 months), prescriptions and pharmacy only medicines, during the Promotion Period. For the avoidance of doubt, Scan & Go transactions are also eligible for the Promotion.
5. For the avoidance of doubt, OCBC Bank has the absolute discretion to determine whether a transaction is considered a "Qualifying Spend".

**Promotion Mechanics**

6. Eligible Cardmembers who meet requirements in these terms and conditions will receive a cash rebate of S\$10.00 if the Qualifying Spend was made on their NTUC/OCBC Plus! Visa Credit/Debit Card, or a cash rebate of S\$8.00 if the Qualifying Spend was made on any other OCBC Credit/Debit Card, subject to these terms and conditions. The cash rebate shall be referred to as a "Cashback".
7. The Promotion is limited to the first 15,000 Eligible Cardmembers who meet the requirements set out in these terms and conditions 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.
8. Eligible Cardmembers are entitled to a maximum of one (1) Cashback upon making the Qualifying Spend in accordance with these terms and conditions during the Promotion Period. For the avoidance of doubt, if an Eligible Cardmember meets the Qualifying Spend on more than one Eligible Card, the Eligible Cardmember will only receive the Cashback once, based on the Eligible Card that was used to meet the Qualifying Spend as part of the first 15,000 Eligible Cardmembers to qualify for the Promotion. In the event that an Eligible Cardmember qualifies as part of the first 15,000 Eligible Cardmembers by meeting the Qualifying Spend on both his/her NTUC/OCBC Plus! Visa Credit/Debit Card and another OCBC Credit/Debit Card, the Cashback will be awarded for the Qualifying Spend made on the NTUC/OCBC Plus! Visa Credit/Debit Card.
9. For Principal Cardmembers with Supplementary Cards of an Eligible Card, the Cashback will be awarded to both the Principal Card and Supplementary Card of the relevant Eligible Card should both the Principal Card and Supplementary Cardmember meet the Qualifying Spend as part of the first 15,000 Eligible Cardmembers.

10. 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 considered a valid transaction, the Cashback will not be awarded.

#### **Cashback**

11. Subject to the fulfilment of the requirements in these terms and conditions to the absolute satisfaction of OCBC Bank, an amount of S\$10.00 or S\$8.00 Cashback will be credited into the Eligible Cardmembers qualifying card account.
12. The Cashback will be credited into the Eligible Cardmember's qualifying card account by 31 March 2021. Cardmembers who are eligible for the Cashback will receive an SMS notification before 31 March 2021.
13. Each Eligible Cardmember is only entitled to a maximum of one Cashback under the Promotion.
14. The Promotion shall not apply in conjunction with any other privileges or promotions unless otherwise stated.
15. If these terms and conditions are not fulfilled, OCBC Bank reserves the right not to issue the Cashback (or if the Cashback has been issued, 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 of whether the Qualifying Spend was met.
17. OCBC Bank reserves the right and at any time at its absolute discretion and without giving any reason or notice to withdraw, claw-back, 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, claw-back, cancellation or invalidation.
18. OCBC Bank reserves the right to claw-back and deduct from any of the Eligible Cardmember's accounts with OCBC Bank the equivalent value of the Cashback if the Eligible Cardmember cancels, refunds or reverses any transaction made during 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 the 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 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 not at any time shall not 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.

22. 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.
23. 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.
24. 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.

Version Date: 23 January 2021