

Terms & Conditions Governing the NTUC/OCBC Credit/ Debit Card Spend and Get up to \$60 Promotion (the “Promotion”)

Promotion Period

1. The promotion period shall run from 13 May 2020 to 31 December 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 you are a new OCBC Cardmember who has applied for the NTUC/OCBC Plus! Visa Credit/Debit Card (the “Card”) via NTUC online channels (e.g Facebook posts, banners, electronic direct mailer and SMS), and whose Card application is approved, during the Promotion Period.
3. You will qualify for the S\$30 Cashback (“Cashback”) if you have made at least 3 Visa transactions within one month following Card approval date on your new NTUC/OCBC Plus! Visa Credit/Debit Card in accordance with the terms and conditions of the Promotion (“Qualifying Spend”).
4. You will qualify for an additional S\$30 Cashback (“Additional Cashback”) if:
 - i. You have applied for the NTUC Plus! Visa Credit/Debit Card with the NTUC-OCBC Starter Account through NTUC online channels (e.g Facebook posts, banners, electronic direct mailer and SMS);
 - ii. You are an NTUC Union member;
 - iii. You maintain a NTUC-OCBC Starter Account with OCBC Bank (“Qualifying Account”);
 - iv. You did not credit your salary into the Qualifying Account prior to and as at 12 May 2020;
 - v. You credit your salary of at least S\$1,000 monthly into the Qualifying Account by 31 January 2021; and
 - vi. You credit your salary via GIRO with transaction description “GIRO-SALARY”.

Definitions

5. A “new OCBC Cardmember” refers to any person who (i) currently does not hold an existing OCBC Credit Card or Debit Card, and (ii) has not held an OCBC Credit Card or Debit Card in the previous twelve (12) months. Applicants who had cancelled existing OCBC Credit Card or Debit 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.
6. “Qualifying Spend”:
 - i. refers to any retail transaction (including face to face or online purchases);
 - ii. 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;
 - iii. 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

governing the NTUC Plus!/ Plus! Visa Card Rewards Programme at www.ocbc.com/plus; and

- iv. 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

7. Eligible Cardmembers who meet the conditions in Clause 2 and 3 will receive a S\$30 cashback ("Cashback"), subject to these terms and conditions.
8. Eligible Cardmembers who meet the conditions in Clause 2, 3 and 4 will receive the S\$30 Cashback and an additional S\$30 cashback ("Additional Cashback"), subject to these terms and conditions.
9. For the avoidance of doubt, in the event that any person entitled to the Cashback and/or the Additional Cashback is subsequently found to be ineligible for the Promotion, OCBC Bank shall not be obligated or liable to provide the Cashback and/or the Additional Cashback to another Eligible Cardmember.
10. For main Cardmembers with supplementary Cards, the Cashback will be awarded for the aggregated spend on NTUC/OCBC Plus! Visa Credit/Debit on both the main Credit Card and supplementary Credit Card.
11. 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

12. Subject to the fulfilment of Clause 2, 3 and 4 above to the absolute satisfaction of OCBC Bank, the Cashback and/or the Additional Cashback will be credited into the Eligible Cardmember's NTUC/OCBC Plus! Visa Credit/Debit Card account.
13. Should an Eligible Cardmember apply for and have more than one application approved, OCBC Bank will determine which OCBC account the Cashback and/or the Additional Cashback will be credited into.
14. The Cashback will be credited based on the following schedule:
 - a. Cards approved in the month of May 2020 – by 31 July 2020.
 - b. Cards approved in the month of June 2020 – by 31 August 2020.
 - c. Cards approved in the month of July 2020 – by 30 September 2020.
 - d. Cards approved in the month of August 2020 – by 31 October 2020.
 - e. Cards approved in the month of September 2020 – by 30 November 2020.
 - f. Cards approved in the month of October 2020 – by 31 December 2020.
 - g. Cards approved in the month of November 2020 – by 31 January 2021.
 - h. Cards approved in the month of December 2020 – by 28 February 2021.

The Additional Cashback will be credited into the Eligible Cardmember's NTUC Plus! Visa Credit/ Debit Card Account by the last business day of the following month, after the first time the salary is credited into the NTUC-OCBC Starter Account.

15. Applicants who had cancelled any existing OCBC Credit Card within the 6 months prior to the Promotion and re-applied for it under the Promotion are not eligible to participate in the Promotion.
16. Each Eligible Cardmember is only entitled to receive a maximum of one Cashback and one Additional Cashback under the Promotion.
17. The Promotion shall not apply in conjunction with any other privileges or promotions unless otherwise stated.
18. If the conditions set out in Clause 2, 3 and 4 above are not fulfilled, OCBC Bank reserves the right not to credit the Cashback and/or the Additional Cashback into (or if the Cashback and/or the Additional Cashback has been credited, to debit the value of the Cashback and/or the Additional Cashback from) any account(s) of the customer.
19. Refunded transactions will be deducted from the relevant monthly billed amount for the computation and award of the Cashback.
20. 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.
21. OCBC Bank reserves the right to claw-back and deduct from the Eligible Cardmember's NTUC/OCBC Plus! Visa Credit/ Debit Card Account the equivalent value of the Cashback and/or the Additional Cashback if the Eligible Cardmember closes his/her Card and/or Qualifying 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 and/or the Additional Cashback (which eligibility shall be determined at the discretion of OCBC Bank), OCBC Bank reserves the right to (i) withdraw the Cashback and/or the Additional Cashback at any time; or (ii) claw-back the Cashback and/or the Additional Cashback or request the relevant customer to repay to or compensate OCBC Bank the value of the Cashback and/or the Additional Cashback at any time, and OCBC Bank shall have the right to debit the value of the Cashback and/or the Additional 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 and/or the Additional Cashback be withdrawn, if any Cashback and/or the Additional Cashback is reclaimed by OCBC Bank, or if a customer is asked to repay to or compensate OCBC Bank the value of the Cashback and/or the Additional Cashback for whatsoever reasons.

General

22. The eligibility of any Eligible Cardmember to receive any Cashback and/or the Additional Cashback shall be determined at the absolute discretion of OCBC Bank.
23. 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.
24. 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.

25. 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.
26. 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.
27. 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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