

TERMS AND CONDITIONS GOVERNING THE 90°N CARD 3 Travel\$ FOREIGN CURRENCY PROMOTION (“Promotion”)

Promotion Period

1. The promotion period shall run from 23 May to 30 June 2022 (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 OCBC 90°N Mastercard or Visa Card member (the “Card”);
 - ii. you have made a Qualifying Transaction during the Promotion Period on your Card; and
 - iii. your Card account is active and in good standing with OCBC Bank during the Promotion Period and until six (6) months after the end of the Promotion Period.
 - iv. You have received an invitation via an Electronic Direct Mailer or SMS from OCBC Bank to participate in this Promotion.

Definitions

3. A “Qualifying Transaction”:
 - (a) refers to any foreign currency retail transaction (including face-to-face or online purchases) as defined in clause 1 of the Terms and Conditions Governing OCBC 90°N Mastercard Programme (accessible [here](#)) or Terms and Conditions Governing OCBC 90°N Visa Card Programme (accessible [here](#)) (as the case may be);
 - (b) excludes the transactions specified as “excluded transactions” in Clauses 1.4 and 1.5 of the Terms and Conditions Governing OCBC 90°N Mastercard Programme or Terms and Conditions Governing OCBC 90°N Visa Card Programme (as the case may be)
; and
 - (c) will be determined by its transaction date based on Singapore Timing (UTC+08:00) and must be posted for the spend to be qualified. 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 Reward Details

4. Eligible Cardmembers will receive 3 Travel\$ per S\$1 equivalent charged to the Card for Qualifying Transactions, capped at the first S\$2,000 equivalent charged to the Card for Qualifying Transactions (“Reward”).

5. The Reward will be awarded at the rates set out below:

Foreign Currency Spend			
Card	Base Travel\$ per S\$1 spent (A)	Bonus Travel\$ per S\$1 spent (B)	Total Travel\$ per S\$1 spent (A+B)
90°N Mastercard	2.1 Travel\$	0.9 Travel\$	3.0 Travel\$
90°N Visa	2.0 Travel\$	1.0 Travel\$	3.0 Travel\$

6. The Reward will be calculated based on each block of S\$5 equivalent charged to the Card per Qualifying Transactions. Cardmembers shall not be entitled to any partial or pro-rated award of any Travel\$ for any amount charged that does not amount to a S\$5 equivalent block. Amounts charged in multiple transactions will not be combined to make up a S\$5 equivalent block.
7. The Reward will be credited to Eligible Cardmember's Card account within 2 calendar months after the Promotion has ended.

General

8. The eligibility of any Eligible Cardmember to receive the Reward shall be determined at the absolute discretion of OCBC Bank.
9. OCBC Bank reserves the right in its sole and absolute discretion to determine whether a transaction qualifies as a Qualifying Transaction. If OCBC Bank in its sole and absolute discretion decides that any transaction is not to be considered a Qualifying Transaction, the Reward will not be awarded.
10. 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.
11. Refunded transactions will be deducted from the relevant monthly billed amount for the computation of award of the Reward.
12. 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 Reward if the Eligible Cardmember closes his/her Card 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 Reward, OCBC Bank reserves the right to (i) forfeit or withdraw the Reward at any time; or (ii) (where the Reward has been awarded) claw-back the Reward or request the relevant customer to repay to or compensate OCBC Bank the value of the Reward at any time, and OCBC Bank 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. No person shall be entitled to any payment or compensation from OCBC Bank should any Reward be forfeited or withdrawn, if any Reward is reclaimed by

OCBC Bank, or if a customer is asked to repay to or compensate OCBC Bank the value of the Reward for whatsoever reasons.

13. 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.
14. 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.
15. 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.
16. There may be links or hyperlinks which link you to websites of other third parties (the "Third Parties"). OCBC Bank hereby disclaims liability for any information, materials, products or services posted or offered on the website of the Third Parties. OCBC Bank shall not be responsible or liable for any damage, loss, liability, expense or other consequences suffered or incurred by you, including without limitation, direct, indirect, special or consequential damage or economic loss, arising from or in connection with your access to the Third Parties' website.
17. 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 2001 to enforce any of these terms and conditions.

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