

Terms and Conditions Governing the OCBC 90°N Visa Card Annual Service Fee Top-up Eligibility

1. Existing principal cardmembers of the OCBC 90°N Visa Card (each an “Eligible Cardmember”) who registers and select to pay and make payment for Annual Service Fee of S\$192.50 will receive 10,000 additional Travel\$ (the “Benefit”), if (a) the Eligible Cardmember’s OCBC 90°N Visa Card account is active and in good standing with OCBC Bank until the point of fulfilment.

Promotion Mechanics

2. The Benefit will be awarded after the S\$192.50 charge is posted to the Eligible Cardmember’s OCBC Visa Card account (the “Account”).

3. Eligible Cardmembers are only entitled to receive the Benefit once during the membership year.

4. The posting of the charge of S\$192.50 to Eligible Cardmember’s card account will take up to 7 working days from the time the request has been submitted.

5. The 10,000 Travel\$ will be credit within 7 working days after the S\$192.50 charge has been posted.

6. OCBC Bank reserves the right at any time without giving any reason or notice to the Eligible Cardmember to debit, charge and/or deduct from any of the Eligible Cardmember’s accounts with OCBC Bank and/or demand the Eligible Cardmember to repay or compensate to OCBC Bank, the monetary value equivalent of the Benefit previously awarded, for any reason whatsoever (including without limitation, where the Eligible Cardmember subsequently requests to waive or reverse the charge), and without any liability to the Eligible Cardmember. Further, if any Eligible Cardmember wishes to close his/her Account but such Account has an insufficient or negative balance of the Travel\$ for any reason whatsoever, OCBC Bank reserves the right to debit, charge and/or deduct from any of the Eligible Cardmember’s accounts with OCBC Bank, and/or demand the Eligible Cardmember to repay or compensate to OCBC Bank, the monetary value equivalent of the amount of the Travel\$ in deficit. OCBC Bank reserves the right to determine and revise from time to time the rate of conversion used for the purpose of computing the monetary value equivalent of the Travel\$ to be deducted.

7. No person shall be entitled to any payment or compensation whatsoever in respect of any claw-back, deduction, withdrawal or cancellation of the Benefit or any debit, charge or deduction or demand for the monetary value equivalent of the Benefit made by OCBC Bank, for any reason whatsoever.

General

8. These Terms and Conditions are supplemented by the Terms and Conditions Governing OCBC 90°N Card Programme and the OCBC Cardmembers Agreement, which shall apply in addition to these Terms and Conditions.

9. The eligibility of any Eligible Cardmember to receive the Benefit shall be determined at the absolute discretion of OCBC Bank.

10. OCBC Bank reserves the right at its absolute discretion to terminate the Benefit or vary, delete, or add to any of these terms and conditions at any time without notice including without limitation, the eligibility of any cardmember and the registration dates.

11. OCBC Bank shall not be responsible for the quality, merchantability or fitness for any purpose or any other aspect of the Benefit, or any product and/or service relating to the Benefit. 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 Benefit, and/or the use of any product and/or service relating to the Benefit, by any person.

12. OCBC Bank's decisions on all matters relating to the Benefit 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 Benefit, these terms and conditions shall prevail.

13. OCBC Bank shall not be responsible for any loss or damage to any person in connection with the Benefit 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.

14. These terms and conditions shall be governed by the laws of Singapore and each participant in the Benefit 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.