

TERMS AND CONDITIONS GOVERNING THE 90°N VISA SPEND AND WIN 2022 PROMOTION (“Promotion”)

Promotion Period

1. The promotion period shall run from 15 August to 15 October 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 Visa member (the “Card”);
 - ii. you have made a Qualifying Transaction (as defined below) 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.

Definitions

3. A “Qualifying Transaction”:
 - (a) refers to any retail transaction (including face-to-face or online purchases)
 - (b) 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 Details

4. Eligible Cardmembers will earn 90N Visa Tickets (“Tickets”) for every S\$5 equivalent charged to the Card for Qualifying Transactions, as illustrated in Table A below.
Example: S\$10 spent in Singapore Dollars will earn Eligible Cardmembers 2 Tickets.
5. The 85 Eligible Cardmembers who have earned the highest number of Tickets at the end of the Promotion Period will receive the gifts (“Gifts”) as listed in Table B.
6. Tickets collected are not exchangeable for any items in the OCBC rewards programme or on STACK. The Tickets are only availed for the purpose of the Promotion.
7. The number of Tickets earned will be reflected on Eligible Cardmember’s monthly statement.

Table A: Earning of 90N Visa Tickets

| Category | | 90N Visa Tickets earned per S\$5 equivalent spend |
|----------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------|
| Spend made in Singapore Dollars | | 1 Ticket |
| Foreign currency spend | | 2 Tickets |
| Bonus category: | | 3 Tickets |
| Category | Merchant category code("MCC") or Merchant Name | |
| Transport (e.g. Grab, Taxis, BUS/MRT*) *BUS/MRT transactions will earn tickets for every transaction instead of per S\$5 spend | 4111, 4121, 4131 | |
| Insurance | 6300 | |
| Online Shopping | <ul style="list-style-type: none"> • Lazada, Shopee (MCC: 5262, 5311) • Taobao (MCC: 5311, 5399) • Qoo10 (MCC: 5399, 5699, 5262) • Amazon (MCC: 5311, 5399, 5411, 5732, 5814, 5817, 5818, 5941, 5942, 5999) | |
| Online Food Delivery | <ul style="list-style-type: none"> • foodpanda, Grabfood, and Deliveroo (MCC: 5812, 5814) • Oddle (MCC: 5812) | |

- a) All transactions for which Travel\$ are not awarded, as specified in Clauses 1.4 to 1.6 of the Terms and Conditions Governing OCBC 90°N Visa Programme (with the exception of Transport and Insurance transactions as set out in Table A), will earn 1 Ticket per S\$5 spend, capped at the first S\$1,000 spend. Tickets earned will be credited within 2 calendar months after the end of the Promotion Period.

Table B: Gifts

| Winners | Gift |
|----------------------------------------------------|-------------------------------------------------------------------------------------------------------------|
| Top Prize Gift | |
| 1 st to 30 th place | Visa FIFA World Cup™ Themed Party Box A pair of Jay Chou Concert Tickets - Category 1 (valued at S\$776) |
| 31 st – 35 th place | |
| 36 st – 85 th place | S\$100 Travel with OCBC voucher |
| Bonus Gift | |
| Each Cardmember with a minimum of 5 tickets earned | 100 Travel\$ |

An Eligible Cardmember may be eligible to receive Gifts from the Top Prize and Bonus categories, where applicable.

8. The Top Prize Gift(s) will be sent to the Eligible Cardmember by mail, e-mail or SMS (where applicable). The Bonus Gift will be credited to Eligible Cardmember's card account within 2 calendar months after the end of the Promotion Period.
9. By participating in this Promotion, you provide your consent to:
 - i. OCBC to collect, use and disclose your personal data, including your name, mobile number, email address, mailing address and card transaction details ("**Personal Data**") for the purposes of verifying your identity and assessing your eligibility for the Promotion, administering the Promotion, and the fulfilment of any Gift under the Promotion;
 - ii. OCBC to disclose your Personal Data to its appointed third-party agencies, vendors, and service providers for the purposes of administering the Promotion, and the fulfilment of any Gift under the Promotion; and
 - iii. the collection, use and disclosure of your Personal Data for applicable purposes in accordance with OCBC's Data Protection Policy (accessible at: <https://www.ocbc.com/personal-banking/policies>).
10. For the avoidance of doubt, in the event that any person entitled to the Gift is subsequently found to be ineligible for the Promotion, OCBC Bank shall not be obligated or liable to provide the Gift to another Eligible Cardmember.
11. For principal cardmembers with supplementary Cards, the Tickets and Gift will be awarded for the aggregated spend on both the principal Card and supplementary Card.
12. The Gifts are strictly not refundable and cannot be replaced if lost, damaged or expired.
13. The Gifts are strictly not exchangeable for cash.
14. OCBC Bank reserves the right to substitute or replace the Gifts with any item of similar value at its sole discretion without notice to any person.

General

15. The eligibility of any Eligible Cardmember to participate in this Promotion and/or to receive any Gift shall be determined at the absolute discretion of OCBC Bank.
16. 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.
17. 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.

18. Refunded transactions will be deducted from the relevant monthly billed amount for the computation of award of the Tickets and Gift.
19. 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 Gift 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 Gift, OCBC Bank reserves the right to (i) forfeit or withdraw the Gift at any time; or (ii) (where the Gift has been awarded) claw-back the Gift or request the relevant customer to repay to or compensate OCBC Bank the value of the Gift at any time, and OCBC Bank shall have the right to debit the value of the Gift 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 Gift be forfeited or withdrawn, if any Gift is reclaimed by OCBC Bank, or if a customer is asked to repay to or compensate OCBC Bank the value of the Gift for whatsoever reasons.
20. 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.
21. 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.
22. 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.
23. 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.
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 2001 to enforce any of these terms and conditions.