

Terms & Conditions Governing the OCBC 90°N Card Spend and earn 1000 Travel\$ Campaign Promotion (the “Promotion”)**Promotion Period**

- The promotion period shall run from 13 July 2022 to 31 August 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

- You will qualify for the Promotion (“Eligible Cardmember”) if:
 - you hold an Eligible Card;
 - you have received an electronic direct mail (eDM) or an SMS from OCBC Bank inviting you to participate in the Promotion (please note that the invitation to participate in the Promotion is not transferrable);
 - your Eligible Card account is active and in good standing with OCBC Bank from the start of the Promotion Period until 6 months;
 - you have spent a minimum of S\$500 of Qualifying Spend during the Promotion Period on your Eligible Card in accordance with the terms and conditions of the Promotion (“Minimum Qualifying Spend”);

Definitions

- “Eligible Cards” means any of the following OCBC Cards:
 - OCBC 90°N Mastercard
 - OCBC 90°N Visa Card
- “Qualifying Spend”:
 - refers to any retail transaction (including face to face or online purchases);
 - 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;
 - 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 in Clauses 1.4 to 1.6 of the Terms and Conditions Governing OCBC 90°N Mastercard Programme or Terms and Conditions Governing OCBC 90°N Visa Card Programme; and
 - 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 Reward Details

1. Eligible Cardmembers will receive 1,000 Travel\$ when a minimum spent of S\$500 is made (“Reward”).
2. The Reward is capped at the first 3,000 Eligible Cardmembers who have met the Qualifying Spend.
3. The Reward will be credited to Eligible Cardmember’s Card account within 2 calendar months after the Promotion has ended.

General

- The eligibility of any Eligible Customer to participate in this Promotion and/or shall be determined at the absolute discretion of OCBC Bank.

- 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 customer and the dates of the Promotion.
- 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.
- 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.
- 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.
- 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: 12 July 2022