



## Terms and Conditions Governing the OCBC Card Sign-up Welcome Pack

### Eligibility

1. You are eligible to receive a Welcome Pack if:
  - (a) You have signed up for an Eligible OCBC Card; and
  - (b) You have created a STACK account within 75 days of the approval of your card.

An Eligible OCBC card is any of the following cards:

- (a) OCBC Titanium Rewards Credit Card;
- (b) OCBC 90°N Card;
- (c) OCBC YES! Debit Card; and
- (d) such other OCBC credit or debit cards as OCBC Bank may stipulate from time to time.

### Rewards and Requirements

2. Upon meeting the requirements stated in these terms and conditions, you will receive the vouchers in your Welcome Pack via STACK, a digital loyalty platform managed by OCBC Bank within 7 business days of card approval, and the creation of your STACK account, whichever is later.
3. Merchant terms and conditions apply. Refer to the voucher for the full list of terms and conditions.
4. All welcome gift vouchers cannot be resold.
5. To retrieve your vouchers, log in to STACK and click on 'View all vouchers' on your account dashboard. Toggle to the 'Gift' tab on the 'My Vouchers' page.
6. To use your vouchers at the merchants, click on 'View details' on your voucher and present it to the cashier to key in a 4-digit PIN.
7. Voucher may be used for a single transaction only. There is no drawdown function on the vouchers, and any unutilised amounts will be forfeited.
8. Voucher cannot be exchanged for cash or be used in conjunction with any other promotion, voucher, coupon, code, rebate, privilege, or offer, including but not limited to discounted sale items, unless otherwise stated. Any unused balance at expiry will not be refunded.



9. Voucher expiry date will be stated on the voucher. Voucher cannot be replaced if expired.
10. OCBC Bank reserves the right to substitute the Voucher with another gift of a similar value without prior notice, should there be any unforeseen circumstances.

## **General**

11. 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 the customer and the dates of the Promotion.
12. By participating in this Promotion, you hereby agree and consent to OCBC Bank collecting, using and disclosing your personal data and such information about you or your account to any person (including the people involved in organising, promoting and carrying out the Promotion) as OCBC Bank deems fit.
13. 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 marketing or promotional material relating to the Promotion, these terms and conditions shall prevail.
14. The eligibility of any person to receive the Welcome Pack and the vouchers shall be determined at the absolute discretion of OCBC Bank.
15. 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.
16. 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.
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 (Cap 53B) to enforce any of these terms and conditions.