

Terms and Conditions Governing the OCBC Cash Advance Cashback Promotion 2022 (the “Promotion”)

1. This Promotion is valid from 1 October 2022 to 31 December 2022 or such other period as may be determined by Oversea-Chinese Banking Corporation Limited (“OCBC”) in its absolute discretion (the “Promotion Period”).
2. You are eligible to take part in this Promotion (“Eligible Cardmembers”) if:
 - a) you are an existing OCBC Credit Card (“OCBC Credit Card”) principal cardholder who has received an SMS invitation (an “Invitation”) to participate in the Promotion; and
 - b) your OCBC Credit Card account(s) are active and in good standing with OCBC during the Promotion Period and at the time of Cashback crediting.
3. Eligible Cardmembers will receive a one-time cashback (the “Cashback”) for their Cash Advance transfer/withdrawal from their OCBC Credit Card (excluding all types of Business/Corporate cards, and Debt Consolidation cards) during the Promotion Period in accordance with the table below:

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| For cumulative Cash Advance transfers/withdrawals done within the same calendar month that the Invitation is received by Eligible Cardmember, where the total Cash Advance amount meets the minimum amount as stated in the Invitation) |
| One-time Cashback for that calendar month (Cashback amount will be as stated in the Invitation) |

4. For the avoidance of doubt, the minimum Cash Advance amount (as indicated in the Invitation) must be met by the Eligible Cardmember in the same calendar month that the Invitation is received by the Eligible Cardmember.
5. In calculating each Eligible Cardmember’s total Cash Advance transfer, Cash Advance transfer done on the supplementary card(s) will be included as well. The transaction date will be based on the date set out in the statements of the Eligible Cardmember’s relevant OCBC Credit Card account(s).
6. In the event of any exceptional Cash Advance waiver requests, customers who are eligible for the Cashback will strictly not be considered for such requests.
7. For OCBC Credit Cards approved before 22 August 2012, Cash Advance withdrawal limits are pegged to your available credit limit. For OCBC Credit Cards approved on or after 22 August 2012, the Cash Advance withdrawal limit is up to 70% of the approved credit limit of your card.
8. A Cash Advance fee of S\$15 or 8% (S\$15 or 6% for NTUC/OCBC Plus! Visa Credit Cards) on the amount withdrawn, whichever is greater, applies for each Cash Advance withdrawal.
9. Cash Advance interest of 28.92% p.a (minimum S\$2.50) will be calculated on a daily basis and levied on the amount withdrawn from the withdrawal date until full payment. Interest is subject to compounding if the monthly charges are not received by OCBC in full.
10. OCBC will not be responsible or held liable for any loss to or expenses you or any person incur in connection with the Promotion, including any error in computation, any breakdown or malfunction in any computer system or equipment.
11. This Promotion is not valid with any other offers or promotions unless otherwise stated.
12. The eligibility of a customer to participate in the Promotion shall be determined at the absolute discretion of OCBC.
13. The Cashback cannot be transferred or exchanged for cash or other benefits.

14. OCBC reserves the right at its absolute discretion to terminate this 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 this Promotion.
15. OCBC reserves the right in its sole and absolute discretion to determine whether a transaction qualifies as a qualifying transaction under the Promotion. If OCBC in its sole and absolute discretion decides that any transaction is not to be considered a qualifying transaction, the Cashback will not be awarded.
16. Terms and conditions for Cash Advance apply, please visit <https://www.ocbc.com/personal-banking/cards/card-services/cash-advance> for full terms and conditions.
17. OCBC reserves the right at any time without giving any reason or notice to deduct, withdraw or cancel any cashback, rewards or rebates awarded to a cardmember without liability. Such cardmember will not be entitled to any payment or compensation whatsoever in respect of such deduction, withdrawal or cancellation.
18. Further, if any Eligible Cardmember is subsequently discovered to be ineligible to participate in the Promotion or to receive the Cashback (which eligibility shall be determined at the discretion of OCBC Bank), OCBC reserves the right to (i) withdraw the Cashback at any time; or (ii) claw-back the Cashback or request the relevant customer to repay to or compensate OCBC the value of the Cashback at any time, and OCBC shall have the right to debit the value of the Cashback 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 should any Cashback be withdrawn, if any Cashback is reclaimed by OCBC, or if a customer is asked to repay to or compensate OCBC the value of the Cashback for whatsoever reasons.
19. The eligibility of any Eligible Cardmember to participate in this Promotion and/or receive any Cashback shall be determined at the absolute discretion of OCBC.
20. OCBC 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.
21. OCBC's decision on all matters relating to the Promotion will be final and binding on all participants. No correspondence or appeal shall be entertained by OCBC. If there is any difference or inconsistency between these terms and conditions and any brochure, marketing or promotional material relating to the Promotion, these terms and conditions will prevail and apply.
22. OCBC will not be responsible or held liable for any loss to or expense to you or any person incur in connection with the Promotion, including any error in computation, any breakdown or malfunction in any computer system or equipment.
23. OCBC 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 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.
24. The laws of Singapore apply to these terms and conditions, and any disputes between the participants and OCBC will be dealt with in 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.

Updated as of 30 September 2022