

Terms & Conditions Governing the OCBC Credit Card IPP/Buy Now Pay Later Promotion (the "Promotion")**Promotion Period**

1. The promotion period shall run from 1 November 2021 to 31 January 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").
2. You will qualify for the Promotion ("Eligible Cardmember") if:
 - i. you are an existing OCBC Credit Cardmember;
 - ii. you have:
 - (a) made at least one Qualifying Transaction (as defined below) with an OCBC Credit card during an Eligible Period (as defined below); and
 - (b) registered your OCBC Credit Card via the e-form (accessible at <https://bit.ly/3tHF6Jn>) which will also be available on the QR code at the relevant merchant's Point-of-Sale materials, through the relevant links on the selected merchant's website or through the Promotion's landing page and/or marketing materials; and
 - (c) your Qualifying Transactions are verified by OCBC Bank after the registration set out above has been successfully completed.
 - iii. your OCBC Credit Card account is active and in good standing with OCBC Bank from the start of the Promotion Period until the point of fulfilment.

Definitions

3. "Qualifying Transaction":
 - i. refers to any retail transactions (including face to face or online purchases) of at least S\$300 made at selected merchants as listed at ocbc.com/payin3 on a 3-month instalment payment plan;
 - ii. does not include payments or transactions relating to annual card fees, insurance premiums, 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; and
 - iii. 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.
4. "Eligible Period" refers to any of the following periods (dates inclusive):
 - i. 1 November 2021 to 30 November 2021;
 - ii. 1 December 2021 to 31 December 2021; or
 - iii. 1 January 2022 to 31 January 2022.
5. For the avoidance of doubt, OCBC Bank has absolute discretion to determine whether a transaction is considered or verified as a "Qualifying Transaction".

Promotion Mechanics

6. Eligible Cardmembers who meet the conditions specified herein will receive a S\$30 cash rebate ("Rebate"), subject to these terms and conditions.
7. The Promotion is limited to the first 1,000 Qualifying Transactions made in each Eligible Period by the Eligible Cardmembers who meet the requirements set out in these terms and

conditions. For avoidance of doubt, in the event that less than 1,000 Qualifying Transactions are made in an Eligible Period, there will not be any rolling over of the excess and unredeemed quota of Qualifying Transactions to another Eligible Period.

8. Qualifying Transactions must be verified by OCBC Bank. Eligible Cardmembers will need to register for the Promotion only once with his/her principal Credit Card(s) and/or supplementary Credit Card(s) via the e-form (accessible at <https://bit.ly/3tHF6Jn>) for verification across the aforementioned Eligible Periods. The e-form will also be available on the QR code at the relevant merchant's Point-of-Sale materials, through the relevant links on the selected merchant's website or through the Promotion's landing page and/or marketing materials.
9. For avoidance of doubt, registration during a subsequent Eligible Period will not take into account transactions that occurred during any prior Eligible Period(s).
10. For avoidance of doubt, in the event the Qualifying Transaction(s) made by a Supplementary Credit Cardmember who has registered for the Promotion via the e-form, is within the first 1,000 Qualifying Transactions in an Eligible Period, the Rebate(s) will be rewarded.
11. In the event that any person entitled to the Rebate is subsequently found to be ineligible for the Promotion, OCBC Bank shall not be obligated or liable to provide the Rebate to another Eligible Cardmember.
12. Subject to the fulfilment of all the conditions specified in these terms and conditions to the absolute satisfaction of OCBC Bank, the Rebate will be credited into the Eligible Cardmember's relevant OCBC Credit card account.
13. The Rebate will be credited into the Eligible Cardmember's OCBC Credit Card account within 1 month after the end of each Promotion Period.
14. OCBC Bank's Interest-free Instalment Plan Terms and Conditions (accessible at <https://www.ocbc.com/iwov-resources/sq/ocbc/personal/pdf/cards/ocbc-interest-free-instalment-plan-terms-and-conditions.pdf>) shall apply to all Qualifying Transactions.
15. The Promotion shall not apply in conjunction with any other privileges or promotions.
16. OCBC Bank reserves the right in its sole and absolute discretion to determine whether a transaction qualifies as a Qualifying Transaction under the Promotion. If OCBC Bank in its sole and absolute discretion decides that any transaction is not to be considered a valid transaction, the Rebate will not be awarded.
17. 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 Rebate if the Eligible Cardmember closes his/her OCBC Credit 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 Rebate, OCBC Bank reserves the right to (i) forfeit or withdraw the Rebate at any time; or (ii) (where the Rebate has been redeemed) claw-back the Rebate or request the relevant customer to repay to or compensate OCBC Bank the value of the Rebate at any time, and OCBC Bank shall have the right to debit the value of the Rebate 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 Rebate be forfeited or withdrawn, if any Rebate is reclaimed by OCBC Bank, or if a customer is asked

General

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

19. 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.
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. 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: 6 October 2021