

Terms and Conditions governing the OCBC Credit Card S\$38 Cashback Q2 2025 Campaign

V28042025

The OCBC Credit Card S\$38 Cashback Q2 2025 Campaign (the “**Promotion**”) commences on 01 May 2025 and ends on 30 June 2025 (or any such date(s) as may be determined and notified by Oversea-Chinese Banking Corporation Limited (“OCBC”) in its sole discretion (“**Promotion Period**”).

Terms and Conditions governing the OCBC Credit Card S\$38 Cashback Q2 2025 Campaign are to be read in conjunction with the OCBC Cardmembers Agreement.

1. Eligibility

- 1.1. You will be eligible for the Promotion (Each an “**Eligible Customer**”, collectively “**Eligible Customers**”) if:
- i. you are an existing OCBC Credit Cardmember; and
 - ii. your OCBC Credit Card account is active and in good standing with OCBC from the start of the Promotion Period until the point of fulfilment; and
 - iii. you are the first 1,000 customers to receive an electronic direct mailer (“eDM”), push notification (“PN”), or short message service (“SMS”) from OCBC inviting you to participate in this Promotion. For avoidance of doubt, the invitation to participate in the Promotion is not transferrable, and OCBC may extend or withdraw the invitation without prior notice or explanation.

2. Definitions

2.1. “**Eligible Cards**” means any of the following OCBC Credit Cards:

- i. OCBC 90°N Visa Card
- ii. OCBC 90°N MasterCard
- iii. OCBC INFINITY Cashback Card

2.2. “**Qualifying Spend**”:

- i. refers to any retail transactions (including face to face or online purchases) made on an Eligible Card;
- ii. does not include (i) payments or transactions relating to all card fees and charges, annual card fees, interest, late payment charges, goods and services taxes, cash advances, balance transfers, Cash-on-Instalments, Instalment Payment Plan, Extended Payment Plan, other bank fees and charges, income tax payment, bill payments made via Internet Banking and AXS, membership fees, NETS point-of-sale transactions, funds to pre-paid accounts and merchants who are categorized as “payment service providers” including (without limitation) EZ-Link, NETS FlashPay, Transit Link, GrabPay, Youtrip, Shopee Pay, Singtel Pay;
- iii. does not include payments made with the following Merchant Category Codes (“MCC”):

MCC	Description
4784	Tolls and Bridge Fees
4829	Wire Transfer Money Orders (WTMOs)
4900	Utilities-Electric, Gas, Heating Oil, Sanitary, Water
5047	Medical, Dental, Ophthalmic and Hospital Equipment and Supplies
5199	Nondurable Goods (Not Elsewhere Classified)
5960	Direct Marketing Insurance Services
5993	Cigars, Stores and Stands

6010	Member Financial Institution–Manual Cash Disbursements
6012	Member Financial Institution–Merchandise and Services
6051	Quasi Cash–Merchant (Non-Financial Institutions – Foreign Currency, Non-Fiat Currency, Cryptocurrency)
6211	Securities–Brokers and Dealers
6300	Insurance Sales, Underwriting and Premiums
6513	Real Estate Agents and Managers–Rentals
6540	Non-Financial Institutions – Stored Value Card Purchase/Load
7349	Cleaning, Maintenance and Janitorial Services
7523	Automobile Parking Lots and Garages
7995	Gambling - Betting, including Lottery Tickets, Casino Gaming Chips, OffTrack Betting, and Wagers at Race Tracks
8062	Hospitals
8211	Schools, Elementary and Secondary
8220	Colleges, Universities, Professional Schools and Junior Colleges
8241	Schools, Correspondence
8244	Schools, Business and Secretarial
8249	Schools, Trade and Vocational
8299	Schools and Educational Services–Not Elsewhere Classified
8398	Organizations, Charitable and Social Service
8651	Organizations, Political
8661	Organizations, Religious
8675	Automobile Associations
8699	Organizations, Membership–Not Elsewhere Classified (Labor Union)
9211	Court Costs Including Alimony and Child Support
9222	Fines
9223	Bail and Bond Payments
9311	Tax Payments
9399	Government Services–Not Elsewhere Classified
9402	Postal Services–Government Only
9405	Intra-Government Purchases–Government Only

For the avoidance of doubt, MCCs are not assigned by OCBC. A merchant's registered MCC may not always correspond with its nature of business, and OCBC Bank shall not be liable in any way whatsoever to any Cardmember relating to the categorisation of a merchant's MCC.

- iv. The Qualifying Spend shall be determined by its posted date based on Singapore Timing (UTC+08:00). For avoidance of doubt, the date on which the transaction posted may differ from the actual date the transaction

was made, and OCBC bears no liability for any late submission or transaction posting of any purchase by any merchant that might affect the Promotion.

- v. OCBC has absolute discretion to determine whether a transaction is considered a “Qualifying Spend”.
- vi. Refunded or cancelled transactions will be deducted from the relevant billed amount taken into consideration for the computation of Qualifying Spend.

3. Promotion Mechanics

- 3.1. Eligible Customers will qualify to receive S\$38 Cashback into the applied Eligible Card (“Cashback”), when they fulfil all the following criteria:
 - a. apply for an Eligible Card (as defined in Clause 2.1), via OCBC website > Personal Banking > Cards > Credit Cards or via OCBC App > More > Apply > Cards, and
 - b. card application of the Eligible Card is approved within 30 days from the date that they first receive the eDM, PN or SMS from OCBC regarding this Promotion (inclusive of the notification date), and
 - c. charge a minimum of S\$500 in Qualifying Spend within 30 days of the approval of the Eligible Card (“**Qualifying Spend Period**”).
- 3.2. Subject to the fulfilment of all conditions specified in these terms and conditions to the absolute satisfaction of OCBC, the Cashback will be credited into the Eligible Customer’s Eligible Card account by 60 days after the Eligible Customer’s Qualifying Spend Period (“**Fulfilment Period**”). The Eligible Card must be active and in good standing until the point of crediting of the Cashback.

For illustration purposes:

eDM/SMS/PN Received On	Eligible Card Approved By (within 30 days of receiving the eDM/SMS/PN):	Qualifying Spend Period (within 30 days of the approval of your Eligible Card):	Fulfilment Period (within 60 days after Qualifying Spend Period):
3 May 2025	2 June 2025	Spend by 2 July 2025	By 31 August 2025
3 June 2025	3 July 2025	Spend by 2 August 2025	By 01 October 2025

- 3.3. The credited Cashback will be reflected in the Eligible Customer’s Eligible Card account with the description “RIGHT CARD PROMO”.
- 3.4. Only One Eligible Card can be registered by the Eligible Customer for the Promotion.
- 3.5. Each Eligible Customer is only entitled to receive a maximum of one Cashback under the Promotion. For the avoidance of doubt, if an Eligible Customer applies for two Eligible Cards within the Promotion Period, he will only receive a maximum of one Cashback, credited into the Eligible Card with the earlier approval date.
- 3.6. For principal cardmembers with supplementary Cards, Qualifying Spend charged to the supplementary Card will be aggregated under the Qualifying Spend for the principal Card.
- 3.7. For the avoidance of doubt, if any person entitled to the Cashback is subsequently found to be ineligible for the Promotion, OCBC shall not be obligated or liable to provide the Cashback to another Eligible Customer.
- 3.8. OCBC reserves the right and may at any time at its absolute discretion and without giving any reason or notice to withdraw, clawback, cancel and/or invalidate any Cashback awarded to any customer without liability. A customer will not be entitled to any payment or compensation whatsoever in respect of such withdrawal, clawback, cancellation or invalidation.
- 3.9. The eligibility of any Eligible Customer to participate in this Promotion and/or receive any Cashback shall be determined at the absolute discretion of OCBC.

4. General

- 4.1 This Promotion shall not apply in conjunction with any other privileges or promotions unless otherwise stated.
- 4.2 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.
- 4.3 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 customer and the dates of the Promotion. The decision of OCBC on all matters relating to this Promotion shall be final and binding on all participants. No correspondence or appeal shall be entertained by OCBC.
- 4.4 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.
- 4.5 OCBC 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.
- 4.6 OCBC's decision on all matters relating to the Promotion, is final, conclusive and binding on all customers. No appeal or correspondence will be entertained or accepted by OCBC. OCBC shall not be obliged to give any reason or enter into any correspondence with any person on any matter concerning the Promotion.
- 4.7 If OCBC subsequently discovers that a customer is in fact not eligible to participate in the Promotion or any of the applicable conditions are not fulfilled, OCBC may at its discretion forfeit the Cashback (or reclaim it, if already awarded), by debiting any account of the customer. No person shall be entitled to any payment or compensation from OCBC should any reward be forfeited or reclaimed.
- 4.8 These terms and conditions shall be governed by laws of Singapore and the participants irrevocably submit 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 (Right of Third Parties) Act 2001 to enforce any of these terms and conditions.
- 4.9 By participating in this Promotion, the customer hereby agrees and consents to the collection, use and disclosure of their personal data by OCBC and its related corporations (collectively, "OCBC Group"), and its business partners for the purposes of managing, marketing and administering this Promotion, and such other related purposes, in accordance with OCBC's Data Protection Policy (which can be accessed via the OCBC website > Personal Banking > Policies).