

**Terms & Conditions Governing the OCBC Christmas Weekly S\$1,000 Cashback Promotion from 15 November to 31 December 2023 (the “Promotion”)**

**Promotion Period**

1. The promotion period shall run from 15 November 2023 Singapore Time (SGT) 00:00 to 31 December 2023 SGT 23:59 (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**

2. You will qualify for the Promotion (“Eligible Cardmember”) if:
  - a. you are an existing OCBC debit or credit cardmember; and
  - b. you have made the highest number of Qualifying Transactions per week as stated in the Promotion Mechanics below.

**Definitions**

3. “Eligible Card” refers to any of your active OCBC credit or debit cards in good standing with OCBC Bank from the start of the Promotion Period until six (6) months after the end of the Promotion Period.
4. “Qualifying Transaction”:
  - a. refers to any retail transaction (of minimum S\$30 per transaction); including face to face or online purchases; and
  - b. will be tracked on all your Eligible Cards indicated in the various notification channels during the Promotion Period; and
  - c. for Principal cardmembers with Supplementary cards, Qualifying Transactions will be aggregated for both the principal and supplementary credit cards; and
  - d. transactions on OCBC Business credit and debit cards are excluded; and
  - e. 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, other bank fees and charges; 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; and
  - f. 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 Bank bears no liability for any late submission or transaction posting of any purchase by any merchant that might affect the Promotion; and
  - g. does not include transactions 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)
5262	Marketplaces (only for Shopee Pay)
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, Off-Track 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

- h. For the avoidance of doubt, MCCs are not assigned by OCBC Bank. 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 categorization of a merchant’s MCC; and
- i. OCBC Bank has absolute discretion to determine whether a transaction is considered a “Qualifying Transaction”; and
- j. Refunded or cancelled transactions will be deducted for the computation of Qualifying Transactions.

### Promotion Mechanics

5. Eligible Cardmembers who meet the conditions specified herein will receive a S\$1,000 cashback (“Additional Cashback”), subject to these terms and conditions. Eligible Cardmembers with the highest number of Qualifying Transactions per week will receive the Cashback as set out in the table below.

Weeks	Dates	Additional Cashback	Quantity
Week 1	15 <sup>th</sup> – 19 <sup>th</sup> November	S\$1,000	1
Week 2	20 <sup>th</sup> – 26 <sup>th</sup> November	S\$1,000	1
Week 3	27 <sup>th</sup> November – 3 <sup>rd</sup> December	S\$1,000	1
Week 4	4 <sup>th</sup> – 10 <sup>th</sup> December	S\$1,000	1
Week 5	11 <sup>th</sup> – 17 <sup>th</sup> December	S\$1,000	1
Week 6	18 <sup>th</sup> – 24 <sup>th</sup> December	S\$1,000	1
Week 7	25 <sup>th</sup> – 31 <sup>st</sup> December	S\$1,000	1

6. To add on, in the event where we have more than 1 cardmembers meeting the same number of Qualifying Transactions for the week, we will be selecting the Eligible Cardmember with the highest aggregated spend amount on the Qualifying Transactions.

### Cashback

7. Subject to the fulfilment of all the conditions specified in these terms and conditions to the absolute satisfaction of OCBC Bank, the Additional Cashback will be credited into the Eligible Cardmembers' Account within two (2) months, following the end of the Promotion Period. OCBC reserves the right to determine the Account which the Additional Cashback will be credited into.
8. For avoidance of doubt, the Additional Cashback is in addition to the Cashback/Reward awarded from the respective OCBC Card Programme.
9. Each Eligible Cardmember is only entitled to receive a maximum of one Additional Cashback during the Promotion Period. For the avoidance of doubt, in the event that any person entitled to the Cashback is subsequently found to be ineligible for the Promotion, OCBC Bank shall not be obligated or liable to provide the Cashback to another Eligible Customer.

### General

10. The eligibility of any Eligible Cardmember to participate in this Promotion and/or shall be determined at the absolute discretion of OCBC Bank.
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 any customer and the dates of the Promotion.
12. 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.
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 brochure, marketing or promotional material relating to the Promotion, these terms and conditions shall prevail.
14. 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.
15. By participating in the Promotion, Eligible Cardmember consents to OCBC Bank and its related corporations collecting, using and disclosing their personal data for the purposes of administering this Promotion, in accordance with OCBC's Data Protection Policy (accessible at: <https://www.ocbc.com/personal-banking/policies>).
16. 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 2001 to enforce any of these terms and conditions.

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