

Terms & Conditions Governing the OCBC Debit Card Overseas Spend Cashback Campaign 1 to 31 December 2023 – A (the “Promotion”)

Promotion Period

1. The promotion period shall run from 1 December 2023 Singapore Time (SGT) 00:00 to 31 December 2023 SGT 23:59 (both dates inclusive), or such other periods(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 you meet all the following conditions:
 - a. you hold an OCBC Debit Card;
 - b. you have received via SMS or any other forms of communications from OCBC Bank inviting you to participate in the Promotion (please note that the invitation to participate in the Promotion is not transferrable);
 - c. you have registered for the Promotion via SMS between 1 December 2023 to 31 December 2023 according to the format below to qualify for both Qualifying Periods, and received an SMS from OCBC Bank confirming successful registration:

SMS: **TRLDC** <space> **Date of birth** in DDMMYYYY to **72377**
Example: TRLDC 01011997
 - d. your Card account is active and in good standing with OCBC Bank from the start of the Promotion Period until the point of fulfilment (latest by 31 March 2024);
 - e. you have spent a minimum of S\$400 of Qualifying Spend during the Promotion Period on your Card in accordance with the terms and conditions of the Promotion (“Minimum Qualifying Spend”).

Definitions

3. “Qualifying Spend”:
 - a. refers to overseas physical (face-to-face) retail transaction(s) charged in foreign currency on your OCBC Debit Card(s);
 - b. will be tracked on all your OCBC Debit Card(s) (“Eligible Cards”) indicated in the various notification channels during the respective Qualifying Periods;
 - c. does not include payments or transactions relating to annual card fees, insurance premiums, Cash-On-Instalment IPP, extended payment plan, interest, late payment charges, goods and services taxes, cash advances, balance transfers, bus/MRT transactions, transit top-up and other bank fees and charges;
 - d. does not include payments made to or transactions performed at merchants that fall into the exclusion categories/excluded organisations as set out by OCBC Bank for **OCBC Debit Card** <https://www.ocbc.com/iwov-resources/sg/ocbc/personal/pdf/cards/tncs-ocbc-debit-card-rebates-programme.pdf>. For the avoidance of doubt, Merchant category codes (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 categorisation of a merchant’s MCC;
 - e. shall be determined by its posted date based on Singapore Time (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;
 - f. refunded or cancelled transactions will be deducted from the relevant billed amount taken into consideration for the computation of Qualifying Spend;
 - g. for the avoidance of doubt, OCBC Bank has absolute discretion to determine whether a transaction is considered a “Qualifying Spend”.

Promotion Mechanics

4. To qualify for the promotion, Eligible Cardmembers who registered and met the conditions specified herein will receive the Bonus Cashback (as set out below), subject to these terms and conditions:

Minimum Qualifying Spend	Bonus Cashback	Redemption Cap
<p>Make Qualifying Spend of at least S\$400 overseas between 1 to 31 December 2023.</p> <p><i>Qualifying spend refers to any overseas physical (face-to-face) retail transaction made on the OCBC Debit Card</i></p>	5% cash rebate (capped at S\$25)	Limited to the first 500 customers

5. Each Eligible Cardmember is only entitled to receive a maximum of Bonus Cashback of S\$25 upon meeting the terms and conditions of this Promotion.
6. OCBC Bank reserves the right and at any time at its absolute discretion and without giving any reason or notice to withdraw, clawback, cancel and/or invalidate any Bonus 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.
7. OCBC Bank reserves the right to claw-back and deduct from any of the Eligible Cardmember's accounts with OCBC Bank the Bonus Cashback if the Eligible Cardmember cancels his/her Eligible Card during, or within six (6) months from the end of, the Promotion Period. If any Eligible Cardmember is subsequently discovered to be ineligible to participate in the Promotion or to receive the Bonus Cashback, OCBC Bank reserves the right to (i) claw-back the Bonus Cashback or request the relevant Cardmember to repay to or compensate OCBC Bank the value of the Bonus Cashback at any time, and OCBC Bank shall have the right to debit the value of the Bonus Cashback or such other amount as it deems fit from the account(s) of the Cardmember. No person shall be entitled to any payment or compensation from OCBC Bank should any Bonus Cashback be withdrawn, if any Bonus Cashback is reclaimed by OCBC Bank, or if a Cardmember is asked to repay to or compensate OCBC Bank the value of the Bonus Cashback for whatsoever reasons.

Cashback

8. The Bonus Cashback will be credited into the Eligible Customer's Card account by 3 months after the Promotion Period.
9. Should an Eligible Customer have more than one OCBC Debit Card, OCBC Bank will determine which OCBC account the Cashback will be credited into.
10. OCBC will only be able to determine whether a participant is eligible to receive the Cashback after the promotion has ended and will not be able to provide the status of a participant's eligibility to receive the Bonus Cashback prior to 29 February 2024.

General

11. The eligibility of any Eligible Cardmember to participate in this Promotion and/or shall be determined at the absolute discretion of OCBC Bank.
12. 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.
13. 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.
14. 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.

15. 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.
16. By participating in this Promotion, the Eligible Cardmember hereby agrees and consents to the collection, use and disclosure of their personal data by OCBC Bank and its related corporations (collectively, "OCBC Group") for the purposes of managing 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).
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 2001 to enforce any of these terms and conditions.

Version Date: 1 December 2023