

## Terms & Conditions Governing the OCBC Titanium Rewards Credit Card NTC Acquisition Booster Campaign (the “Promotion”)

### Promotion Period

1. The promotion period shall run from 18 August 2023 to 30 September 2023 (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 a New OCBC Cardmember (as defined below), who has applied for the OCBC Titanium Rewards Credit Card (the “Card”) via the following sites during the Promotion Period and whose Card application has been approved during the Promotion Period; and
    - i. <https://www.ocbc.com/personal-banking/campaign/newcardpromo>
    - ii. <https://www.singsaver.com.sg>
    - iii. <https://www.moneysmart.sg>
  - b. your Card account is active and in good standing with OCBC Bank from the start of the Promotion Period until the point of fulfilment; and
  - c. you have made Eligible Spend (as defined below) on your Card during the Qualifying Spend Period (as defined below) in accordance with the terms and conditions of the Promotion.

### Definitions

3. A “New OCBC Cardmember” refers to any person who currently does not hold an existing OCBC Credit Card as the principal cardholder, and has not held an OCBC Credit Card as the principal cardholder in the previous six (6) months. Applicants who had cancelled existing OCBC Credit Card facilities within the last six (6) months prior to the commencement of the Promotion and re-applied for such facilities under the Promotion are not eligible to participate in the Promotion.

4. “Eligible Spend”:

- a. refers to any retail transaction made locally or overseas and must fall within any of the following Merchant Category Codes (MCCs):

MCC 5311	Departmental Stores
MCC 5611	Men’s and Boys’ Clothing and Accessories Stores
MCC 5621	Women’s Ready to Wear Stores
MCC 5631	Women’s Accessory and Speciality Stores
MCC 5641	Children’s and Infants’ Wear Stores
MCC 5651	Family Clothing Stores
MCC 5661	Shoe Stores
MCC 5691	Men’s and Women’s Clothing Stores
MCC 5045	Computers, Peripherals, and Software
MCC 5732	Electronics Stores
MCC 5699	Miscellaneous Apparel and Accessory Shops

MCCs are assigned by payment card organisations (e.g. Visa, MasterCard, American Express), which OCBC Bank has no discretion over. A merchant’s registered MCC may not always correspond with its nature of business.

b. refers to retail transactions made at the following merchants\*\*:

Alibaba	Daigou	Mustafa Centre
AliExpress	Ezbuy	Qoo10
Amazon	IKEA	Shopee*
Courts	Lazada	Taobao

\* Shopee Pay transactions under MCC 5262 are not eligible spend

\*\* Transactions under MCC 5411 (Grocery stores, Supermarkets) are not eligible spend

- c. 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 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 at OCBC website > Personal Banking > Cards > OCBC Titanium Rewards Credit Card > Terms and conditions > OCBC Titanium Rewards Credit Card Programme (with effect from 10 June 2023); and
- e. will be determined by its posted 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.

5. “Qualifying Spend Period” refers to the 90 days from card approval date.

E.g.

Card Approval Date	Qualifying Spend Period	Month 1 (the “Month”)	Month 2 (the “Month”)	Month 3 (the “Month”)
18 Aug 2023	18 Aug – 17 Nov 2023	18 Aug – 17 Sep	18 Sep – 17 Oct	18 Oct – 17 Nov
30 Sep 2023	30 Sep – 29 Dec 2023	30 Sep – 29 Oct	30 Oct – 29 Nov	30 Nov – 29 Dec

### Promotion Mechanics

- 6. Eligible Cardmember who meet the conditions specified herein will receive 25 OCBC\$ for every S\$5 spend on Eligible Spend, up to 10,000 OCBC\$ (the “Gift”) each Month, subject to these terms and conditions.
- 7. For the avoidance of doubt, in the event that any person entitled to the Gift is subsequently found to be ineligible for the Promotion, OCBC Bank shall not be obligated or liable to provide the Gift to another Eligible Customer.
- 8. For principal cardmembers with supplementary Cards, the Gift will be awarded for the aggregated spend on both the principal Card and supplementary Card.

9. OCBC Bank reserves the right in its sole and absolute discretion to determine whether a transaction qualifies as an Eligible Spend 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 Gift will not be awarded.

## **Gift**

10. The Gift will be calculated based on each block of S\$5 charged to the Card per transaction, and Eligible Cardmember shall not be entitled to any partial or pro-rated award of any OCBC\$ for any amount charged that does not amount to a S\$5 block. Amounts charged in multiple transactions will not be combined to make up a S\$5 block.
11. For example, subject to these terms and conditions, an Eligible Cardmember will be entitled to 25 OCBC\$ for every S\$5 spend on their Eligible Spend per transaction, with a cap of 10,000 OCBC\$ each Month. Eligible Cardmember shall not be entitled to any partial or pro-rated award of any Gift for any amount charged that does not amount to a S\$5 equivalent block.
12. The Gift will be credited into the Card account of Eligible Cardmember by 31 January 2024.
13. The Gift is awarded on top of the Bonus OCBC\$ that you can enjoy under the OCBC Titanium Rewards Credit Card Programme (with effect from 10 June 2023), available at OCBC website > Personal Banking > Cards > OCBC Titanium Rewards Credit Card > Terms and conditions.
14. Each Eligible Cardmember is only entitled to receive a maximum of 10,000 OCBC\$ each Month, total 30,000 OCBC\$ across all Months under the Promotion.
15. The Promotion shall not apply in conjunction with any other privileges or promotions.
16. 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 Gift 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.
17. OCBC Bank reserves the right to claw-back and deduct from any of the Eligible Customer's accounts with OCBC Bank the equivalent value of the Gift if the Eligible Customer closes his/her Card account during, or within six (6) months from the end of, the Promotion Period. If any Eligible Customer is subsequently discovered to be ineligible to participate in the Promotion or to receive the Gift, OCBC Bank reserves the right to (i) forfeit or withdraw the Gift at any time; or (ii) (where the Gift has been redeemed) claw-back the Gift or request the relevant customer to repay to or compensate OCBC Bank the value of the Gift at any time, and OCBC Bank shall have the right to debit the value of the Gift 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 Gift be forfeited or withdrawn, if any Gift is reclaimed by OCBC Bank, or if a customer is asked to repay to or compensate OCBC Bank the value of the Gift for whatsoever reasons.

## **General**

18. The eligibility of any Eligible Customer to participate in this Promotion and/or receive any Gift 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 customer 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.