

Terms and Conditions Governing the OCBC x Singapore Airlines 24 March 2023 to 13 April 2023 Promotion ("Terms and Conditions")**Promotion Period**

1. This promotion (the "**Promotion**") is valid from 24 March to 13 April 2023 (both dates inclusive) (the "**Promotion Period**").
2. You will qualify for the Promotion ("**Eligible Cardmember**") if:
 - i. You are an existing OCBC Credit or Debit Cardmember (including both supplementary cardholders and main principal cardholders);
 - ii. You have:
 - a. Made at least one Qualifying Transaction (as defined below) with an OCBC Credit or Debit Card during the Promotion Period;
 - b. Registered your OCBC Credit Card or Debit Card via the e-form for this Promotion (accessible via OCBC website > Personal Banking > Cards > Merchant Promotions > Singapore Airlines) ("**Registration**"); and
 - c. Your Qualifying Transactions have been verified by OCBC Bank after the Registration has been successfully completed; and
 - iii. Your OCBC Credit or Debit Card account is active and in good standing with OCBC Bank from the start of the Promotion Period until the point of fulfilment.

Definitions

1. "Qualifying Transaction"
 - i. Refers to a minimum spend of S\$1,000 in a single transaction for Singapore Airlines ticket purchase between 24 March 2023 to 13 April 2023 (both dates inclusive) made via www.singaporeair.com or SingaporeAir Mobile App and which said transactions are captured under the Merchant Category Code 3075; but
 - ii. Does not include any 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 of which the transaction is submitted or posted may defer 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.
2. Transactions incurred by the supplementary cardholder cannot be combined with eligible transactions incurred by the main principal cardholder for the purposes of constituting a Qualifying Transaction under this Promotion.
3. 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

1. Eligible Cardmembers who meet the conditions specified herein will receive a S\$80 cash rebate ("Rebate"), subject to these Terms and Conditions. In addition, an OCBC 90°N Visa or Mastercard cardmember will receive an extra S\$20 rebate.
2. The Promotion is limited to the redemption of 500 Eligible Cardmembers who meet the requirements set out in these terms and conditions. For avoidance of doubt, in the event that there are fewer than 500 Eligible Cardmembers who meet the terms and conditions during the Promotion Period, there will not be any rolling over of the excess and unredeemed quota of Rebates to another Promotion nor will the Promotion Period be extended.
3. Qualifying Transactions must be verified by OCBC Bank. Eligible Cardmembers will need to register for the Promotion only once with his/her OCBC Credit or Debit Card via the e-form (accessible via OCBC website > Personal Banking > Cards > Merchant Promotion > Singapore Airlines) for verification across the aforementioned Promotion Period.
4. 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.
5. 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 or Debit Card account. Requests for advance crediting of the Rebate will not be entertained.
6. The Rebate will be credited into the Eligible Cardmember's OCBC Credit or Debit Card account within 2 months after the end of the Promotion Period. The Eligible Cardmember's OCBC Credit or Debit Card account that was used to make the Qualifying Transaction must remain in good standing at the time of fulfilment to be eligible to receive the Rebate.
7. This Promotion shall not apply in conjunction with any other privileges or promotions, unless otherwise stated.
8. Payment must be made with OCBC Credit / Debit Cards only.
9. Singapore Airlines ticket purchases are subject to availability and the Merchant's terms and conditions (including without limitation, terms relating to cancellation and/or amendment of Bookings).
10. Each Eligible Cardmember is only entitled to the Rebate once during the Promotion Period. For avoidance of doubt, the Rebate will not be valid for any subsequent purchases made by the Eligible Customer, whether for the Eligible Customer himself/herself or for another person or is using a different Card.
11. The Eligible Cardmember shall not be entitled to the Rebate due to any refund or cancellation of the ticket purchased, whether initiated by Singapore Airlines or otherwise.
12. The Rebate is non-transferable and cannot be used in conjunction with other promotions, vouchers, discounts, loyalty programmes and/or privilege card(s) unless otherwise stated.

13. The Rebate is not exchangeable for cash, kind or other goods and services.
14. OCBC Bank reserves the right at each of their absolute discretion to terminate the Promotion or vary, delete or add to the Promotion, or any of these terms and conditions, at any time without notice including without limitation, the dates of the Promotion.
15. 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.
16. OCBC Bank reserves the right to claw back and/or 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.
17. OCBC Bank shall not be responsible for the quality, merchantability or fitness for any aspect of the Promotion, or any goods and/or services relating to the Promotion.
18. Notwithstanding anything herein, OCBC shall not at any time be responsible or held liable for any defect or malfunction in the Promotion, or any goods and/or services relating to the Promotion, and/or for any loss, injury, damage or harm suffered or incurred by or in connection with the use of the Promotion, or any goods and/or services relating to the Promotion, by any person.
19. OCBC's decision on all matters relating to the Promotion or terms and conditions will be final and binding on all participants. No correspondence or appeal shall be entertained by OCBC. 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.
20. 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.

Updated as of 22 March 2023.