

Terms & Conditions Governing the OCBC 90°N Card Apply and Spend Campaign (Jan-Feb 2023) Promotion (the “Promotion”)

Promotion Period

1. The promotion period shall run from 01 January 2023 Singapore Time (SGT) 00:00 to 28 February 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 a new OCBC Cardmember (as defined below) or existing OCBC Cardmember (as defined below) who has applied for an Eligible Card, during the Promotion Period and whose Eligible Card application is approved during the Promotion Period;
 - b. your Eligible Card account is active and in good standing with OCBC Bank from the start of the Promotion Period until the point of fulfilment;
 - c. you have spent a minimum of S\$3,000 of Qualifying Spend during the applicable Eligible Period (as defined below) on your Eligible Card in accordance with the terms and conditions of the Promotion (“Minimum Qualifying Spend”);

Definitions

3. “Eligible Cards” means any of the following OCBC Cards:
 - a. OCBC 90°N Mastercard
 - b. OCBC 90°N Visa Card
4. A “new OCBC Cardmember” refers to any person who (i) currently does not hold an existing OCBC Credit Card, and (ii) has not held an OCBC Credit Card in the previous six (6) months prior to the commencement of the Promotion. For the avoidance of doubt, existing supplementary OCBC Credit Card cardholders who do not hold any OCBC Credit Cards as a principal cardholder shall be considered “new OCBC Cardmembers” for the purpose of the Promotion.
5. An “existing OCBC Cardmember” means any person who (i) currently holds an existing OCBC Credit Card, and/or (ii) has held an OCBC Credit Card in the previous six (6) months prior to the commencement of the Promotion. 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 shall be considered “existing OCBC Cardmembers” for the purpose of the Promotion.
6. “Qualifying Spend”:
 - a. refers to any retail transaction (including face to face or online purchases);
 - b. 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, Transit top-up and other bank fees and charges;
 - c. 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 in:
 - i. the Terms and conditions governing the OCBC 90°N Mastercard programme at OCBC website > Personal Banking > Cards > OCBC 90°N Mastercard (if the Eligible Card is an OCBC 90°N Mastercard), or

- ii. the Terms and conditions governing the OCBC 90°N Visa Card programme at OCBC website > Personal Banking > Cards > OCBC 90°N Visa Card (if the Eligible Card is an OCBC 90°N Visa Card)
- d. will be determined by its transaction 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.

Promotion Mechanics

7. Eligible Cardmembers who meet all the conditions under this Promotion will qualify to receive the cashback ("Cashback") set out in the corresponding table below:

Category	Cashback
New OCBC Cardmembers	S\$180 cashback
Existing OCBC Cardmembers	S\$50 cashback

8. All Qualifying Spend must be made within the following applicable periods ("Eligible Period"):

Card Approval Month	Applicable Eligible Period
January 2023	Date of card approval to 31 March 2023
February 2023	Date of card approval to 30 April 2023

9. For principal cardmembers with supplementary Cards, the Cashback will be awarded for the aggregated spend on both the principal Card and supplementary Card.
10. OCBC Bank reserves the right in its sole and absolute discretion to determine whether a transaction qualifies as a Qualifying 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 Cashback will not be awarded.

Cashback

11. Subject to the fulfilment of all the conditions specified in these terms and conditions to the absolute satisfaction of OCBC Bank, the Cashback will be credited into the Eligible Customer's OCBC 90°N Mastercard or OCBC 90°N Visa Card.
12. The Cashback will be credited based on the following schedule:
 - a. Cards approved in the month of January 2023 – by 31 May 2023
 - b. Cards approved in the month of February 2023 – by 30 June 2023.
13. Each Eligible Customer is only entitled to receive a maximum of S\$180 Cashback under the Promotion. For the avoidance of doubt, if an Eligible Customer applies for both the OCBC 90°N Mastercard or OCBC 90°N Visa Card within the Promotion Period, he will only receive a maximum of S\$180 Cashback.
14. The Promotion shall not apply in conjunction with any other privileges or promotions.
15. Refunded transactions will be deducted from the relevant monthly billed amount for the computation and award of the Cashback.
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 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.

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 Cashback if the Eligible Customer closes his/her Eligible Card 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 Cashback, OCBC Bank reserves the right to (i) withdraw the Cashback at any time; or (ii) claw-back the Cashback or request the relevant customer to repay to or compensate OCBC Bank the value of the Cashback at any time, and OCBC Bank shall have the right to debit the value of the Cashback 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 Cashback be withdrawn, if any Cashback is reclaimed by OCBC Bank, or if a customer is asked to repay to or compensate OCBC Bank the value of the Cashback for whatsoever reasons.

General

18. 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 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 2001 to enforce any of these terms and conditions.