

Terms & Conditions Governing the OCBC INFINITY Cashback Card Top Spender Promotion (Online Exclusive) (the “Promotion”)

Promotion Period

1. The promotion period shall run from 8 September to 31 December 2025 (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
 - you are a new OCBC Cardmember (as defined below) who has applied for an OCBC INFINITY Cashback Card (“Eligible Card”) during the relevant Promotion Period and whose Card application has been approved by 11:59 PM on 31 December 2025.
 - 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
 - you are among the Top 9 Eligible Cardmembers with the highest amount in Qualifying Spend (as defined below) on your Eligible Card at the end of the Promotion Period in accordance with the terms and conditions of the Promotion.

Definitions

3. 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 within the last twelve (12) months prior to the commencement of the Promotion. Applicants who had cancelled existing OCBC credit card facilities within the last twelve (12) 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. For the avoidance of doubt, existing supplementary OCBC credit card cardholders who do not hold any OCBC credit card as a principal cardholder are eligible to participate in the Promotion.
4. “Qualifying Spend”:
 - refers to any retail transaction (including face to face or online purchases);
 - 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.
 - refunded or cancelled transactions will be deducted from the relevant billed amount taken into consideration for the computation of Qualifying Spend.
 - 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 the following products:
 - **OCBC INFINITY Cashback Card**
OCBC website > Personal Banking > Cards > OCBC INFINITY Cashback Card > Terms and Conditions
 - 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.

- 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 categorisation of a merchant’s MCC.

Promotion Mechanics

5. The Top 9 Eligible Cardmembers with the highest amount in Qualifying Spend at the end of the Promotion Period will receive 298,000 KrisFlyer miles (equivalent to a pair of round-trip Singapore Airlines Premium Economy Saver Award tickets from Singapore to London (“Gift”), based on the Singapore Airlines updated Award Chart as of 1 November 2025.
6. To qualify for the promotion, Eligible Cardmembers who meet the conditions specified herein will receive the following Gift, subject to these terms and conditions:

Gift	Promotion Period	Qualifying Criteria
One pair of round-trip Singapore Airlines Premium Economy Saver Award tickets from Singapore to London in the form of 298,000 KrisFlyer miles	8 September to 31 December 2025	Eligible Cardmember is one of the Top 9 Cardmember with the highest amount in Qualifying Spend at the end of the Promotion Period.

7. Only 1 Eligible Card can be registered by the Eligible Cardmember for the Promotion.
8. The Qualifying Spend will be based on the total accumulated Qualifying Spend on one Eligible Card.
9. Each Eligible Cardmember is only entitled to a maximum of one Gift under the Promotion.
10. For principal Cardmembers with supplementary Cards, Qualifying Spend charged to the supplementary Card will be aggregated under the Qualifying Spend for the principal Card.
11. This promotion can be applied in conjunction with promotions on <https://www.ocbc.com/personal-banking/campaign/newcardpromo>.
12. Eligible cardmember cannot cancel their OCBC credit card within 12 months from card approval. By doing so, OCBC reserves the right to claw back the fulfilled Gift in such cases.
13. 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 Gift will not be awarded.
14. 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 Cardmember.
15. Applicants who had cancelled existing OCBC credit card facilities within the last twelve (12) 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.
16. The promotion can be in conjunction with any other privileges or promotions.
17. An Eligible Cardmember’s spend on any refunded transactions will not be taken into account in the computation of Qualifying Spend for the purpose of determining such Eligible Cardmember’s entitlement to the Gift.
18. 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.

19. OCBC Bank reserves the right to claw-back and deduct from any of the Eligible Cardmember's accounts with OCBC Bank the equivalent value of the Gift if the Eligible Cardmember cancels his/her Eligible Card during, or within twelve (12) 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 Gift, OCBC Bank reserves the right to (i) withdraw the Gift at any time; or (ii) claw-back the Gift or request the relevant Cardmember 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 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 Gift be withdrawn, if any Gift is reclaimed by OCBC Bank, or if a Cardmember is asked to repay to or compensate OCBC Bank the value of the Gift for whatsoever reasons.

Additional terms and conditions in relation to the Gift

20. Singapore Airlines will issue the Gift in the form of KrisFlyer miles.
21. The Gift is non-transferable to other KrisFlyer members and is valid for 12 months from the date of issuance. No extensions are allowed.
22. KrisFlyer and Singapore Airlines terms and conditions apply. Find out more at Singapore Airlines website > Terms & conditions > PPS Club / KrisFlyer terms and conditions.

Redemption process

23. An Eligible Cardmember who qualify to receive the Gift will receive a Gift Letter within four (4) calendar months ("Fulfilment Period") via Direct Mailer to an Eligible Cardmember's address registered with the Bank ("Notification").
24. The Eligible Cardmember(s) has to email the Winner's Acknowledgment and Agreement Form, together with a copy of the Gift Letter, within 2 weeks upon receipt of the Gift Letter, to Singapore Airlines at the designated email address stated in the acknowledgement letter.
25. KrisFlyer miles can only be credited into the winner's KrisFlyer account. The name reflected on the KrisFlyer account and OCBC account must match. If the KrisFlyer account is keyed in wrong, the miles will automatically be forfeited.
26. Credit of KrisFlyer miles will be fully handled by Singapore Airlines upon receipt of the email from the Eligible Cardmember(s).
27. Eligible Cardmember(s) can use the miles credited to their KrisFlyer account to redeem their desired flight, subject to availability, KrisFlyer and Singapore Airlines Terms and Conditions.
28. Refer to the Singapore Airlines's terms and conditions on Singapore Airlines website > Terms & conditions > PPS Club / KrisFlyer terms and conditions.
29. The Gift shall be eligible for redemption for 2 weeks after the date of issuance of the Gift Letter.
30. For the avoidance of doubt, an Eligible Cardmember shall not be entitled to any compensation, refund or alternative Gift due to a failure to claim or use the Gift.
31. The Gift is strictly not transferrable or exchangeable for cash, credit or other gifts or otherwise in full or in part. No payment or compensation whether in cash, credit or in kind shall be made for any uncollected, lost, misplaced, defaced, stolen or damaged Gift. The Gift cannot be replaced if lost, misplaced, defaced, stolen or damaged.
32. OCBC Bank reserves the right to substitute or replace the Gift with any item of similar value at its sole discretion without notice to any person.
33. OCBC does not assume any responsibility for the products and services offered under this promotion. The products are sold, and services are provided solely by the relevant vendors, under such terms and conditions as determined by such vendors, and OCBC accepts no liability whatsoever in connection with such products and services. The products and services have not

been certified by OCBC and under no circumstances shall the inclusion of any product or service in this promotion be construed as an endorsement or recommendation of such product or service by OCBC.

General

34. The eligibility of any Eligible Cardmember to participate in the Promotion or to receive the Gift shall be determined at the absolute discretion of OCBC Bank.
35. 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 cardholder and the dates of the Promotion.
36. 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.
37. 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.
38. 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.
39. 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") and appointed third party agencies, vendors and service providers 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).
40. 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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