

Terms and Conditions for OCBC Plus! Visa 10% rebate for NTUC Income Hospital Care plan Promotion (the “Promotion”)

1. The Promotion is valid from 19 April 2021 to 30 June 2021 or such other periods as may be determined by OCBC Bank in its discretion (the “Promotion Period”).
2. Subject to these terms and conditions, the Promotion is only open to Eligible Customers. For the purposes of this Promotion, a customer is considered an “Eligible Customer” if all of the following criteria are satisfied:
 - (a) the customer has taken up NTUC Income’s Hospital Care policy (“Hospital Care”) and it has been accepted by NTUC Income by 30 June 2021,
 - (b) the customer has made payment of the annual premium for Hospital Care (the “Annual Premium”) with an NTUC/OCBC Plus! Visa Credit/Debit Card (the “Qualifying Card”); and
 - (c) the Qualifying Card must be active and in good standing as at the last working day of the second month after the Annual Premium is paid (e.g. if the annual premium is paid in April 2021, the Qualifying Card should be active and in good standing as at 30 June 2021).
3. If all the criteria stated in Clause 2 has been fulfilled to the satisfaction of OCBC Bank, an Eligible Customer will be entitled to receive a one-time gift of 10% rebate off their first-year premium of Hospital Care (i.e. the Annual Premium less any other discounts accorded by NTUC Income) (the “Gift”), pursuant to the terms and conditions set out herein. The eligibility of any customer to receive the Gift shall be determined at the absolute discretion of OCBC Bank.
4. Supplementary cardholders of a Qualifying Card who satisfy all criteria stated in Clause 2 are also entitled to receive the Gift. For Supplementary cardholders, the Gift will be credited into the main cardholder’s Qualifying Card account.
5. The Gift will be credited to the Qualifying Card account by the last working day of the second month after the Annual Premium is paid (e.g. if the Annual Premium is paid in April 2021, the Gift will be credited by 30 June 2021).
6. If the conditions set out in Clause 2 above are not fulfilled, OCBC Bank reserves the right not to credit the Gift into (or if the Gift has been credited, to debit the value of the Gift from) any account(s) of the customer.
7. The decision of OCBC Bank on all matters relating to the Promotion is final, conclusive and binding on all participants and no correspondences will be entertained. In the event of any inconsistency between these terms and conditions and the contents of any brochure, marketing or promotional material relating to the Promotion, these terms and conditions shall prevail.
8. OCBC Bank reserves the right to terminate or suspend the Promotion and/or add to, delete, change or vary these terms and conditions at any time or from time to time without notice. Further, 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 rebate or 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.
9. OCBC Bank reserves the right to clawback the Gift should the customer cancel his/her Hospital Care policy within 6 months of taking it up.
10. OCBC Bank reserves the right to substitute the Gift with an item of similar value at any time without prior notice.
11. 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, and any notice which is misdirected or lost in the post.
12. These terms and conditions shall be governed by the laws of Singapore and the participants in this Promotion irrevocably submit to the non-exclusive jurisdiction of the courts of Singapore.
13. A person who is not a party to the 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.