

**Terms and Conditions governing the OCBC Titanium Rewards Card and STACK \$50
Grab Sign Up Promotion 2020 ("Promotion")**

Promotion Period

1. The Promotion Period is defined as the relevant calendar month in which you receive the short message service ("SMS") or electronic direct mailer ("EDM") or such other period as may be determined by Oversea-Chinese Banking Corporation Limited ("OCBC") in its absolute discretion ("Promotion Period").

Eligibility

2. To qualify ("Qualified Cardmembers"), you must:
 - (a) be an existing OCBC credit/debit cardholder and have received an EDM or SMS from OCBC inviting you to participate in the Promotion;
 - (b) be amongst the first 2,000 applicants to successfully apply for an OCBC Titanium Rewards Card through the EDM or SMS that you received; and
 - (c) sign up for the STACK platform within the Promotion Period using the same name, date of birth, email address and mobile numbers as the OCBC Titanium Rewards Card application.
3. The invitation to participate in the Promotion is not transferrable.

Promotion

4. Each Qualified Cardmember is entitled to receive \$50 Grab vouchers ("Sign Up Bonus").
5. Each Qualified Cardmember is entitled to receive a maximum of one Sign Up Bonus throughout the Promotion Period.
6. Qualified Cardmembers will be notified within 2 months after the Promotion Period via an SMS through the mobile number registered with their OCBC Titanium Rewards Card. The SMS will contain the code to redeem the Sign Up Bonus.

SMS / EDM Received Month	Successfully sign up for OCBC Titanium Rewards Card and STACK by	Receive SMS with redemption code by
March 2020	31 March 2020	31 May 2020
April 2020	30 April 2020	30 June 2020
May 2020	31 May 2020	31 July 2020
June 2020	30 June 2020	31 August 2020

7. The Promotion shall not apply in conjunction with any other privileges or promotions unless otherwise stated.

General

8. OCBC 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 Qualified Cardmember and the dates of the Promotion. OCBC's decision on all matters relating to the Promotion shall be final and

binding on all participants. No correspondence or appeal shall be entertained by OCBC.

9. OCBC shall not be responsible for the quality, merchantability or fitness for purpose of aspect of the offers or any product or service. Notwithstanding anything herein, OCBC shall not at any time be responsible or held liable for any defect or malfunction in any offer, product or service and/or for any loss, injury, damage or harm suffered or incurred by or in connection with the use of any offer, product or service by any person.
10. In the event of any inconsistency between these terms and conditions and any brochure, marketing or promotional material, these terms and conditions will prevail.
11. These terms and conditions shall be governed by the laws of Singapore and the participants shall irrevocably submit 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 rights under the Contracts (Rights of Third Parties) Act (Cap 53B) to enforce any of these terms and conditions.