

Terms and Conditions for OCBC Plus! Visa 10% rebate for Income CancerAssist plan Promotion (the "Promotion")

1. The Promotion is valid from 1 July 2021 to 30 September 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 applied for NTUC Income Insurance Co-operative Pte Ltd's ("Income") CancerAssist policy ("CancerAssist") and the customer's application is accepted by Income by 30 September 2021;
 - (b) the customer has made payment of the annual premium for CancerAssist (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 July 2021, the Qualifying Card should be active and in good standing as at 30 September 2021 (i.e. the last working day of September 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 10% rebate off their first-year premium of CancerAssist (i.e. the Annual Premium less any other discounts accorded by Income) (the "Rebate"), pursuant to the terms and conditions set out herein. The eligibility of any customer to receive the Rebate 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 Rebate. For Supplementary cardholders, the Rebate will be credited into the main cardholder's Qualifying Card account.
5. The Rebate 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 July 2021, the Rebate will be credited by 30 September 2021 (i.e. the last working day of September 2021)).
6. If the requirements set out in these terms and conditions are not fulfilled, OCBC Bank reserves the right not to credit the Rebate into (or if the Rebate has been credited, to debit the value of the Rebate 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 Rebate should the customer cancel his/her CancerAssist policy within 6 months of taking it up.
10. OCBC Bank reserves the right to substitute the Rebate with an item of similar value at any time without prior notice.
11. The eligibility of any Eligible Cardmember to receive the Rebate shall be determined at the absolute discretion of OCBC Bank.
12. 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.
13. 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 not at any time shall not 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.

14. 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.
15. 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. 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.