

Terms and Conditions Governing the OCBC Premier Visa Infinite Credit Card Apply and Spend campaign

Promotion Period

1. The promotion period shall run from 1 December 2020 to 31 March 2021 (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:
 - i. you have successfully applied for an OCBC Premier Visa infinite Credit Card (“Card”) as a primary cardmember during the Promotion Period;
 - ii. your Card account is active and in good standing with OCBC Bank during the Promotion Period until the point of fulfilment; and
 - iii. you have spent a minimum of S\$1,500 of Qualifying Spend (the “**Minimum Spend Requirement**”) in accordance with these terms and conditions.

Definitions

3. “Qualifying Spend”:

- i. refers to any retail transaction (including face-to-face or online purchases) as defined in clause 2 of the Terms and Conditions Governing OCBC Premier Visa Infinite Credit Card ([accessible here](#)); and
 - ii. will be determined by its transaction date based on Singapore Timing (UTC+08:00) and must be posted for the spend to be qualified. 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.
4. Refunded or cancelled transactions will be deducted from the relevant billed amount taken into consideration for the computation of Qualifying Spend.
 5. The Qualifying Spend can be aggregated between Principal and Supplementary Cardmembers of the Eligible Card and is only valid for transactions posted.

Promotion Mechanics

6. Eligible Cardmembers are able to enjoy an additional **13,200 OCBC\$** (the “**Bonus OCBC\$**”) if they spend a minimum of S\$1,500 of Qualifying Spend by the end of the first month following their card approval date.

7. An Eligible Cardmember who meets all the conditions will qualify to receive the OCBC\$ set out in the corresponding table below:

OCBC\$ earned from Qualifying Spend of S\$1,500*	Bonus OCBC\$ given when Qualifying Spend is met	Total OCBC\$ earned
<p>Up to 4,800 OCBC\$ (If Qualifying Spend is on local retail transactions)</p> <p>(S\$1,500) X (16 OCBC\$ per \$5 spent locally)</p>	13,200 OCBC\$	Up to 18,000 OCBC\$
<p>Up to 8,400 OCBC\$ (If Qualifying Spend is on overseas retail transactions)</p> <p>(S\$1,500) X (28 OCBC\$ per \$5 equivalent spent non-locally)</p>	13,200 OCBC\$	Up to 21,600 OCBC\$

*Figures are for illustration purposes only, and actual figures and amounts may differ or vary depending on the actual circumstances. For avoidance of doubt, OCBC\$ can be earned from a combination of overseas retail and local retail transactions.

8. The Bonus OCBC\$ will be awarded only to the first 2,450 Eligible Cardmembers that had met the Minimum Spend Requirement in accordance with these terms and conditions.
9. For the avoidance of doubt, the Qualifying Spend must be made by the following dates:

Card Approval Month	Qualifying Spend end date
December 2020	31 January 2021
January 2021	28 February 2021
February 2021	31 March 2021
March 2021	30 April 2021

10. For the avoidance of doubt, in the event that any person entitled to the Bonus OCBC\$ is subsequently found to be ineligible for the Promotion, OCBC Bank shall not be obligated or liable to provide the Bonus OCBC\$ to another Eligible Cardmember.
11. 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 from which the Qualifying Spend is computed is not to be considered a valid transaction and consequently, the Minimum Spend Requirement is not met, the Bonus OCBC\$ will not be awarded.
12. OCBC Bank reserves the right deduct from the Eligible Cardmember's OCBC Premier Visa Infinite Credit Card Account (the "Account") the equivalent value of the Bonus OCBC\$ if the Eligible Cardmember closes his/her Account during, or within six (6) months from the end of, the

Promotion Period. Further, if any Eligible Cardmember is subsequently discovered to be ineligible to participate in the Promotion or to receive the Bonus OCBC\$ (which eligibility shall be determined at the discretion of OCBC Bank), OCBC Bank reserves the right to (i) forfeit or withdraw the Bonus OCBC\$ at any time; or (ii) (where the Bonus OCBC\$ has been redeemed) claw-back the Bonus OCBC\$ or request the relevant customer to repay to or compensate OCBC Bank the value of the Bonus OCBC\$ at any time, and OCBC Bank shall have the right to debit the value of the Bonus OCBC\$ plus any goods and services tax 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 Bonus OCBC\$ be forfeited or withdrawn, if any Bonus OCBC\$ is reclaimed by OCBC Bank, or if a customer is asked to repay to or compensate OCBC Bank the value of the Bonus OCBC\$ for whatsoever reasons.

Bonus OCBC\$

13. Eligible Cardmembers who are entitled to receive the Bonus OCBC\$ will be notified after the Promotion has ended and will receive the Bonus OCBC\$ within 2 months from the Qualifying Spend end date.
14. OCBC Bank reserves the right to substitute or replace the Bonus OCBC\$ with any item of similar value at its sole discretion without notice to any person.

General

15. The eligibility of any Eligible Cardmember to receive any OCBC\$ shall be determined at the absolute discretion of OCBC Bank.
16. 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.
17. 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.
18. 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.
19. 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.
20. 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 (Cap 53B) to enforce any of these terms and conditions.