

Terms & Conditions Governing the STACK Exclusive S\$50 Frasers Property Gift card for New OCBC Credit Card promotion (the "Promotion")

Promotion Period

1. The promotion period shall run from 19 November 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 are a new OCBC Cardmember who has applied for the OCBC Credit Card (the "Card"), and whose Card application is approved;
 - ii. you must have applied for at least one of the Eligible Cards set out in Clause 3 below during the Promotion Period via <https://www.ocbc.com/personal-banking/campaign/instantcredit/index.html?AgentSourceCode=STCK01#instant-credit-card-list>; and
 - iii. you are among the first 400 applicants to have successfully applied for the OCBC Credit Card during the Promotion Period and activated your card during the Promotion Period.

Definitions

3. "Eligible Cards" means any of the following OCBC Credit Cards:
 - i. OCBC 365 Credit Card;
 - ii. OCBC Titanium Rewards Credit Card;
 - iii. OCBC 90°N Card;
 - iv. OCBC Cashflo Credit Card;
 - v. OCBC Great Eastern Cashflo Credit Card;
 - vi. OCBC Plus! Visa Credit Card;
 - vii. NTUC Plus! Visa Credit Card;
 - viii. FRANK Credit Card;
 - ix. OCBC Arts Credit Card;
 - x. OCBC Platinum Credit Card; and
 - xi. OCBC BEST Denki Credit Card
4. 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 in the previous twelve (12) months. 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 Cards as a Principal cardholder are eligible to participate in the Promotion.

Promotion Mechanics

6. Eligible Cardmembers who meet the conditions in Clause 2 will receive S\$50 worth of Frasers Property Gift Cards ("Reward"), subject to these terms and conditions.
7. The Promotion is limited to the first 400 Eligible Cardmembers who meet the conditions in Clause 2 during the Promotion Period. For the avoidance of doubt, in the event that any person entitled to the Reward is subsequently found to be ineligible for the Promotion, OCBC Bank shall not be obligated or liable to provide the Reward to another Eligible Cardmember.

Reward

8. Subject to the fulfilment of Clause 2 above to the absolute satisfaction of OCBC Bank, S\$50 worth of Frasers Property Gift Cards will be mailed to your mailing address registered with the bank.
9. The Reward will be mailed out based on the following schedule:
 - a. Cards approved in the month of November 2020 – by 15 January 2021.
 - b. Cards approved in the month of December 2020 – by 15 February 2021.
 - c. Cards approved in the month of January 2021 – by 15 March 2021.
 - d. Cards approved in the month of February 2020 – by 15 April 2021.
 - e. Cards approved in the month of March 2020 – by 15 May 2021.
10. Each Eligible Cardmember is only entitled to receive a maximum of 1 (one) Reward under the Promotion.
11. The Promotion shall not apply in conjunction with any other privileges or promotions.
12. If the conditions set out in Clause 2 above are not fulfilled, OCBC Bank reserves the right not to award the Reward to customer.
13. 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 Reward 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.
14. OCBC Bank reserves the right to claw-back deduct from the Eligible Cardmember's OCBC Credit Card account the equivalent value of the Reward 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 Reward (which eligibility shall be determined at the discretion of OCBC Bank), OCBC Bank reserves the right to (i) withdraw the Reward at any time; or (ii) claw-back the Reward or request the relevant customer to repay to or compensate OCBC Bank the value of the Reward at any time, and OCBC Bank shall have the right to debit the value of the Reward 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 Reward be reclaimed, if any Reward is reclaimed by OCBC Bank, or if a customer is asked to repay to or compensate OCBC Bank the value of the Reward for whatsoever reasons.

General

15. The eligibility of any Eligible Cardmember to receive any Reward 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'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.
18. 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.

19. 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.

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