

**Terms & Conditions Governing the OCBC Titanium Rewards Card
S\$50 GrabFood September to October 2020 Promotion (the “Promotion”)**

Promotion Period

1. The promotion period shall run from 1 September to 31 October 2020 (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 targeted via Facebook or Instagram advertisement by OCBC Bank during the Promotion Period;
 - ii. you are among the first 1000 customers to successfully apply for an OCBC Titanium Rewards Card through the advertisement as a Principal Titanium Rewards Cardmember during the Promotion Period;
 - iii. you charge at least S\$300 (“**Qualifying Spend**”) (as defined in clause 3 below) to your approved OCBC Titanium Rewards Card (“**Card**”) by the end of the next month following your Card approval date. For avoidance of doubt, principal and supplementary cardholders spending are consolidated under the Principal Card Account;
 - iv. the Qualifying Spend is made by the following dates:

OCBC Titanium Rewards Card Approved Month	Spend at least S\$300 by	Date you will receive your GrabFood Voucher via SMS
Sept 2020	31 Oct 2020	30 Nov 2020
Oct 2020	30 Nov 2020	31 Dec 2020

; and

- v. your OCBC Titanium Rewards Card account is active and in good standing at the time of crediting.

Definitions

3. “Qualifying Spend”
 - i. refers to any retail transactions (including face to face or online purchases) but excludes transactions relating to insurance premiums, transit top-ups, annual card fees, Cash on Instalment, Instalment Payment Plan, Interest, Late Payment charges, Tax Payment, Cash Advances, Balance Transfers, Internet Banking, AXS, SAM or any other payment network and all other bank fees and charges; and
 - ii. will be determined by its transaction posted date based on Singapore Timing (UTC+08:00). 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. Any retail transactions charged to the Card but have yet to be posted to the Card account will not be taken into account to calculate the Qualifying Spend on your Card for the purposes of this Promotion.

Promotion Mechanics

5. Eligible Cardmembers will receive S\$50 worth of GrabFood vouchers (the "Reward") subject to these terms and conditions.
6. Eligible Cardmembers will be notified as per schedule above (as defined in Clause 2.iv.) via an SMS through the mobile number registered to their Titanium Rewards Card. The SMS will contain the code to redeem the Reward.
7. For Main Cardmembers with Supplementary Cards, the Reward will be awarded for the aggregated spend on OCBC Titanium Rewards Credit Card on both the main Credit Card and supplementary Credit Card.
8. 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 is not to be considered a valid transaction, the Reward will not be awarded.
9. An Eligible Cardmember can only receive a maximum of one (1) Reward even if he applies for more than one OCBC Titanium Rewards card.
10. If the conditions set out in these terms and conditions not fulfilled, OCBC Bank reserves the right not to credit the Reward into (or if the Reward has been credited, to debit the value of the Reward from) any account(s) of the customer.
11. OCBC reserves the right to replace or substitute the Reward for a gift of an equivalent or similar value without prior notice, for any reason whatsoever.
12. Refunded transactions will be deducted from the Qualifying Spend for the computation and award of the Reward.
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. 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 withdrawn, 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 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.

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