

**Terms and Conditions governing the OCBC Titanium/Titanium Rewards Card  
Annual Fee Waiver Promotion ("Promotion")**

**Promotion Period**

1. The promotion period shall run from 11 April 2022 to 31 March 2023 (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 (each an "Eligible Cardmember") if:
  - a. You are an existing holder of an Eligible Card (as defined below); and
  - b. You have received an SMS directly from OCBC Bank inviting you to participate in the Promotion (the "Invitation"). The Invitation is not transferrable.

**Definitions**

3. "Eligible Card" refers to the OCBC Titanium/Titanium Rewards Card with the last 6 digits that correspond with the last 6 digits listed in the Invitation that you have received for this Promotion.
4. "Eligible Period" refers to the month listed in the Invitation.
5. "Qualifying Spend"
  - a. refers to any retail transaction (including face to face or online purchases); and
  - b. does not include payments or transactions relating to annual card fees, Cash-On-Instalment IPP, extended payment plan, income tax payment, bill payments made via Internet Banking, bill payments made via AXS, interest, late payment charges, goods and services taxes, cash advances, balance transfers, top-up and other bank fees and charges; and
  - c. does not include payments made to or transactions performed at merchants that fall into the exclusion categories/excluded organisations as set out by OCBC Bank in OCBC Bank's website > Personal Banking > Cards > OCBC Titanium Rewards Credit Card; and
  - d. will be determined by its transaction 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.

For the avoidance of doubt, OCBC Bank has absolute discretion to determine whether a transaction is considered a "Qualifying Spend".

6. "Qualifying Criteria" refers to the minimum total Qualifying Spend of S\$200 with the Eligible Card during Eligible Period.
7. "Reward" refers to a waiver of the annual fee amount of S\$192.60 for the principal card and S\$96.30 for each supplementary card.

**Promotion Mechanics**

8. Eligible Cardmembers who meet the requirements of the Qualifying Criteria set out in these terms and conditions will receive the Reward in accordance with the terms of the Promotion.
9. For principal Cardmembers with supplementary Cards, the Reward will be awarded for the aggregated spend accumulated on both the principal Card and supplementary Card.

**Reward**

10. Subject to the fulfilment of these terms and conditions to the absolute satisfaction of OCBC Bank, the Reward will be credited into the Eligible Cardmember's Card account by end of the following month of the Eligible Period.

**General**

11. 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.
12. 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.
13. 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.
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, or any notice which is misdirected or lost in the post or in transmission.
15. 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.