

Promotion T&Cs - S\$100 off (min spend S\$500) your first booking on Travel with OCBC for new 90°N Visa Cardholders

1. This launch promotion (the “**Promotion**”) entitles New-To-Card OCBC 90°N Visa cardholders who have their 90°N Visa card applied **and** approved by 21st Jan 2022 (each an “**Eligible Customer**”) to a S\$100 discount (the “**Discount**”) off the total charges payable (including taxes and fees) for their first hotel, flight or car rental booking (the “**Booking**”) on the Travel with OCBC travel portal (travelwithocbc.com) (the “**Travel Portal**”), with a minimum spend of S\$500 (the “**Minimum Spend Requirement**”), and subject to the terms and conditions set out herein.
2. For avoidance of doubt, New-To-Card 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 have cancelled their 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.
3. The Promotion is valid from 8th Nov 2021 to 21st Jan 2022 (both dates inclusive) (the “**Promotion Period**”). Discounts under this Promotion will only be provided to the first 2,500 Eligible Customers who meet the requirements set out in these terms and conditions, and are only valid while stocks last, on a first come, first served basis.
4. Upon card approval, an email or SMS will be sent to the Eligible Customer upon successful card approval and the Discount will be credited to the Eligible Customer’s STACK account. If the Eligible Customer does not have a valid STACK account at the time of card approval, the Eligible Customer must register for a STACK account (<https://www.stackreward.com/Register>) **within 7 calendar days** from the date of receipt of the email or SMS notifying him of his successful card approval, failing which, he will not receive the Discount and OCBC shall not be liable to the Eligible Customer for the Discount.
5. The Discount will be credited into the Eligible Customer’s STACK account, under the ‘My Vouchers’ page, in the form of a voucher code. The voucher code is valid for use for 3 months from the date of issuance, for booking dates falling within 12 months from the date of issuance.
6. The Promotion is applicable to the first Booking made on the Travel Portal only.
7. All travel related services (hotel, flight or car rental booking) are provided by Ascenda Loyalty Pte Ltd (accommodation bookings) and Ascenda Travel Pte Ltd (flight and car rental bookings) (collectively, the “**Merchant**”). Other terms and conditions apply.
8. The voucher code is unique and only applicable to the Eligible Customer’s account.
9. The relevant voucher code must be manually applied and reflected at check out to enjoy the Discount.
10. In order to use the Discount, the booking must meet the minimum spend of S\$500. The Discount is applicable on the amount payable by cash only. Should the cash amount paid be

less than the value of the coupon, any excess or unutilised value of the coupon shall be forfeited and not be refundable or exchangeable.

11. Payment must be made with 90°N Visa Credit Card only.
12. Bookings are subject to availability and the Merchant's terms and conditions (including without limitation, terms relating to cancellation and/or amendment of Bookings). Please contact the Merchant for full details.
13. Each Eligible Customer may only redeem the Discount once. For avoidance of doubt, the Discount shall not apply to any subsequent Bookings made by the Eligible Customer, whether for the Eligible Customer himself/herself or for another person.
14. Any cancellations or changes of bookings made during the promotional period are subject to the supplier cancellation or change fees indicated in the rules and restrictions applicable to each Booking.
15. Any cancellation or change fees (stated as a percentage) shall be applied to the final, discounted booking amount. In addition, there may be a fixed administrative fee for cancelling or changing a Booking in accordance with the Travel Portal Terms of Use (<https://www.travelwithocbc.com/terms/ocbc-terms-conditions>).
16. All refunds will be credited in the credit/debit card account(s) in cash and/or OCBC reward points, as applicable, in the same proportion that the Booking was paid for. In the event where the original amount paid by the Eligible Customer is insufficient to cover the Merchant's administrative fee and additional supplier's cancellation or change fees, the Merchant will charge the customer through manual payment.
17. The Eligible Customer shall not be entitled to any refund of the Discount, or to any discount for any subsequent booking made, in the event that the Eligible Customer's first Booking is cancelled.
18. The Discount is non-transferable and cannot be used in conjunction with other promotions, vouchers, discounts, loyalty programmes and/or privilege card(s) unless otherwise stated.
19. The Discount is not exchangeable for cash, kind or other goods and services.
20. Discount is valid only for qualifying purchases made online through the Travel Portal at the time of purchase and cannot be claimed after the Eligible Customer has confirmed his/her Booking.
21. OCBC and the Merchant reserve the right at each of their absolute discretion to terminate the Promotion or vary, delete or add to the Promotion, or any of these terms and conditions, at any time without notice including without limitation, the dates of the Promotion.
22. OCBC shall not be responsible for the quality, merchantability or fitness for any aspect of the Promotion, or any goods and/or services relating to the Promotion.
23. Notwithstanding anything herein, OCBC shall not at any time be responsible or held liable for any defect or malfunction in the Promotion, or any goods and/or services relating to the

Promotion, and/or for any loss, injury, damage or harm suffered or incurred by or in connection with the use of the Promotion, or any goods and/or services relating to the Promotion, by any person.

24. OCBC's decision on all matters relating to the Promotion or terms and conditions will be final and binding on all participants. No correspondence or appeal shall be entertained by OCBC. 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.
25. 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.