

Terms and Conditions Governing the OCBC Mastercard Credit Card Top FX Spender Campaign (“Promotion”)

Promotion Period

1. The promotion period shall run from 15 August 2025 to 31 October 2025 (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:
 - a. you hold an OCBC Mastercard Credit Card (“Eligible Card”);
 - b. You have received an SMS, Push Notification or Email from OCBC Bank inviting you to participate in the Promotion (please note that the invitation to participate in the Promotion is not transferable);
 - c. You are one of the Top 3 Spender who performs the highest spending in foreign currencies (“Qualifying Spend”) on your Eligible Card (as defined below) within the Promotion Period; and
 - d. your Card account is active and in good standing with OCBC Bank from the start of the Promotion Period until the point of fulfilment

Definitions

3. “Eligible Card”
 - a. Refers to the following OCBC Mastercard Credit Card:
 - OCBC 90°N Mastercard Card
 - OCBC Rewards Card
 - OCBC INFINITY Cashback Card
 - OCBC NXT Credit Card
 - OCBC Great Eastern Cashflo Credit Card
 - BEST-OCBC Credit Card
 - OCBC Arts Credit Card
 - OCBC Platinum Credit Card
 - b. For avoidance of doubt, in the event an Eligible cardmember holds more than One Eligible Card, Eligible Spend will be accumulated across all eligible Cards throughout the Promotion Period

To illustrate:

Eligible Card(s)	Overseas Spend during Promotion Period (SGD equivalent)	Total Eligible Spend during Promotion Period (SGD equivalent)
OCBC 90°N Mastercard Card	S\$2,000	S\$3,000
OCBC Rewards Card	S\$1,000	

4. “Qualifying Spend”:
 - a. Refers to any in-store (face-to-face) or online retail transactions charged in foreign currency (non-SGD) on the Eligible Card and does not include transactions converted to Singapore Dollars via Dynamic Currency Conversion (DCC).
 - b. 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.
- c. Does not include payments or transactions relating to annual card fees, insurance premiums, 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, bus/MRT transactions, Transit top-up and other bank fees and charges.
 - d. Does not include payments or transactions performed at merchants that fall into the exclusion categories/excluded organisations as set out by OCBC Bank in Table 1 below (or any other categories as determined by OCBC Bank in its absolute discretion from time to time)

Table 1

MCC	Excluded Categories
4784	Tolls and Bridge Fees
4829	Wire Transfer Money Orders (WTMOs)
5047	Medical, Dental, Ophthalmic and Hospital Equipment and Supplies
5199	Nondurable Goods (Not Elsewhere Classified)
5262	Marketplaces (only for Shopee Pay)
5993	Cigars, Stores and Stands
6010, 6012	Member Financial Institution—Manual Cash Disbursements/ Merchandise And Services
6051	Quasi Cash—Merchant (Non-Financial Institutions – Foreign Currency, Non-Fiat Currency, Cryptocurrency)
6211	Securities—Brokers and Dealers
6300, 5960	Insurance Sales, Underwriting and Premiums/ Direct Marketing Insurance Services
6513	Real Estate Agents and Managers
6540	Non-Financial Institutions – Stored Value Card Purchase/Load
7349	Cleaning, Maintenance and Janitorial Services
7523	Automobile Parking Lots and Garages
7995	Gambling - Betting, including Lottery Tickets, Casino Gaming Chips, Off-Track Betting, and Wagers at Race Tracks
8062	Hospitals
8211, 8220, 8241, 8244, 8249, 8299	Schools, Elementary and Secondary / Colleges, Universities, Professional Schools and Junior Colleges / Schools, Correspondence / Schools, Business and Secretarial / Schools, Trade and Vocational / Schools And Educational Services—Not Elsewhere Classified
8398,8661	Charitable/Religious Organizations
8651	Political Organizations
8675	Automobile Associations
8699	Organizations, Membership-Not Elsewhere Classified (Labor Union)
9211	Court Costs Including Alimony and Child Support
9222	Fines
9223	Bail and Bond Payments
9311	Tax Payments
9399	Government Services—Not Elsewhere Classified
9402	Postal Services—Government Only

9405	Intra-Government Purchases–Government Only
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- e. for the avoidance of doubt, MCCs are not assigned by OCBC Bank. A merchant's registered MCC may not always correspond with its nature of business, and OCBC Bank shall not be liable in any way whatsoever to any Cardmember relating to the categorisation of a merchant's MCC; and
- f. Refunded or cancelled transactions will be deducted from the relevant billed amount taken into consideration for the computation of Qualifying Spend.

Promotion Mechanics

5. Eligible Cardmember who perform the highest spending in foreign currencies within the Promotion Period will receive a total 108,000 KrisFlyer Miles (equivalent to a pair of round-trip Singapore Airlines Economy Saver tickets from Singapore to Japan ("Gift"), based on Singapore Airline Awards Chart as of 31 July 2025.
6. For principal cardmembers with supplementary Cards, Qualifying Spend charged to the supplementary Card will be aggregated under the Qualifying Spend for the principal Card.
7. 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 Gift will not be awarded.

Additional Terms and Conditions in relation to the Gift

8. Eligible Cardmembers who qualify to receive the Gift will receive a Gift Letter within (3) three months via Direct Mailer to an Eligible Cardmember's address registered with the Bank ("Notification").
9. The Eligible Cardmember(s) has to email the Winner's Acknowledgment and Agreement Form, together with a copy of the Gift Letter, within 2 weeks upon receipt of the Gift Letter, to Singapore Airlines at the designated email address stated in the acknowledgement letter.
10. Singapore Airlines will issue the Gift in the form of KrisFlyer miles.
11. The Gift is non-transferable to other KrisFlyer members and is valid for 12 months from the date of issuance. No extensions are allowed.
12. KrisFlyer and Singapore Airlines terms and conditions apply Find out more at Singapore Airlines website > Terms & conditions > PPS Club / KrisFlyer terms and conditions
13. The Gift shall be eligible for redemption for 2 weeks after the date of issuance of the Gift Letter.
14. For the avoidance of doubt, in the event that any person entitled to the Gift is subsequently found to be ineligible for the Promotion, OCBC Bank shall not be obligated or liable to provide the gift to another Eligible Cardmember.
15. The Promotion shall not apply in conjunction with any other privileges or promotions.
16. An Eligible Cardmember's spend on any refunded transactions will not be taken into account in the computation of Qualifying Spend for the purpose of determining such Eligible Cardmember's entitlement to the Gift.

17. OCBC Bank reserves the right and at any time at its absolute discretion and without giving any reason or notice to withdraw, 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, cancellation or invalidation.

General

18. The eligibility of any Eligible Cardmember to participate in this Promotion and/or receive any Gift shall be determined at the absolute discretion of OCBC Bank.
19. 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 customer and the dates of the Promotion.
20. 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.
21. 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.
22. 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.
23. By participating in this Promotion, the Eligible Cardmember hereby agrees and consents to the collection, use and disclosure of their personal data by OCBC Bank and its related corporations (collectively, "OCBC Group") for the purposes of managing and administering this Promotion, and such other related purposes, in accordance with OCBC's Data Protection Policy (which can be accessed via the OCBC website > Personal Banking > Policies).
24. 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 2001 to enforce any of these terms and conditions.

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