

**Terms and Conditions Governing the OCBC Rewards Card, 15x OCBC\$ Campaign (the “Promotion”)**  
**Promotion Period**

1. The promotion period shall run from 1 January 2026 to 31 March 2026 (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 are an OCBC Rewards Cardmember;
  - b. your Card account is active and in good standing with OCBC Bank from the start of the Promotion Period until the point of fulfilment; and
  - c. you have made Eligible Spend (as defined below) on your Card during the Promotion Period (as defined above) in accordance with the terms and conditions of the Promotion.

**Definitions**

3. “Eligible Spend”:
  - a. refers to retail transactions made at any of the following merchants

Watsons
Shopee^
Lazada*
TikTok Shop
Taobao

^Transactions made using Shopee Pay under MCC 5262 will not earn any OCBC\$.

\*Transactions made under MCC 5411 on Shopee and Lazada for grocery purchases will not earn any OCBC\$.

- b. 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;
- 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 for OCBC Rewards Card, available at OCBC website > Personal Banking > Cards > OCBC Rewards Card > Terms and conditions > OCBC Rewards Card (formerly known as OCBC Titanium Rewards Credit Card) Programme; and
- d. will be determined by its 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.

## Promotion Mechanics

4. Eligible Cardmember who meet the conditions specified herein will receive an additional 5 OCBC\$ for every S\$1 spent on Eligible Spend, up to 5,000 OCBC\$ (the "Gift") each calendar month, subject to these terms and conditions.
5. For principal cardmembers with supplementary Cards, the Gift will be awarded for the aggregated spend on both the principal Card and supplementary Card.
6. OCBC Bank reserves the right in its sole and absolute discretion to determine whether a transaction qualifies as an Eligible 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.

## Gift

7. The Gift will be calculated based on each block of S\$5 charged to the Card per transaction, and Eligible Cardmember shall not be entitled to any partial or pro-rated award of any OCBC\$ for any amount charged that does not amount to a S\$5 block. Amounts charged in multiple transactions will not be combined to make up a S\$5 block.

Transaction Posted Date	Eligible Spend Merchant	Eligible Spend Amount	Additional OCBC\$ earned	
15 January 2026	Lazada	S\$312	1,550	S\$310 x 5 OCBC\$
20 January 2026	Taobao	S\$93	450	S\$90 x 5 OCBC\$
21 January 2026	TikTok Shop	S\$500	2,500	S\$500 x 5 OCBC\$
30 January 2026	Watsons	S\$4.50	-	OCBC\$ is awarded based on each block of S\$5 charged

8. The Gift will be credited into the Card account of Eligible Cardmember by the end of the of the next calendar month, following the relevant transaction posting date.
9. The Gift is awarded on top of the Bonus OCBC\$ that you can enjoy under the OCBC Rewards Card Programme, available at OCBC website > Personal Banking > Cards > OCBC Rewards Card > Terms and conditions > OCBC Rewards Card (formerly known as OCBC Titanium Rewards Credit Card) Programme.
10. The Promotion shall not apply in conjunction with any other privileges or promotions.
11. 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 Gift 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.

## General

12. 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.
13. 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.

14. 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.
15. 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.
16. 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.
17. 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.
18. 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).

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