

## Terms and Conditions Governing the OCBC Wisma Atria Promotion for Dynasty Travel's Luggage Bag Redemption (the "Promotion")

### Promotion Period

1. The Promotion Period shall run on 3 March 2025 to 30 June 2025 (all 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 an existing principal or supplementary OCBC credit or debit cardmember;
  - ii. your OCBC credit or debit card accounts ("**Accounts**") are active and in good standing with OCBC Bank from the start of the Promotion Period until six (6) months after the end of the Promotion Period; and
  - iii. you have successfully charged to your OCBC credit or debit card during the Promotion Period the minimum amounts of qualifying spend ("**Minimum Spend**") in accordance with the terms and conditions of this Promotion as evidenced by charge slips, sales slips or receipts issued by Dynasty Travel at OCBC Wisma Atria during the Promotion Period.

### Definitions

3. "**Qualifying Spend**":
  - i. refers to all retail transactions made face to face at Dynasty Travel in OCBC Wisma Atria;
  - ii. 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 the merchant that might affect the Promotion; and
  - iii. does not include bookings/purchases of travel insurance.
4. For the avoidance of doubt, OCBC Bank has absolute discretion to determine whether a transaction is considered a qualifying spend.

### Promotion - OCBC Cards Spend and Redeem Promotion Mechanics

5. Subject to these terms and conditions, Eligible Cardmembers who meet the following Minimum Spend on their OCBC credit or debit card during the Promotion Period and who meet the conditions specified herein will be entitled to receive the following Gift ("**Gift**") as set out in the table below:

Minimum Spend	Gift
S\$5,800 (Inclusive of GST)	Samsonite Aeris 31" Comfort Spinner

6. Each Eligible Cardmember is entitled to a maximum of one (1) Gift upon meeting the terms and conditions of this Promotion.
7. The Gift must be redeemed on the same day when the Minimum Spend is met by the Eligible Cardmember.
8. The Minimum Spend can be accumulated by combining a maximum of 3 transactions (with a charge slip, sales slip or receipt issued by Dynasty Travel at OCBC Wisma Atria for each such transaction) in one day.
9. To redeem the relevant Gifts, the Cardmembers must be present during the Promotion Period at Dynasty Travel in OCBC Wisma Atria to present original charge slips, sales slips and receipts issued by Dynasty Travel in OCBC Wisma Atria bearing the required Minimum Spend, and the corresponding original OCBC credit or debit card for verification.
10. The Gift is available for redemption on a first-come-first-served basis and only while stocks last. The Gift is strictly not transferrable or exchangeable for cash, credit or other gifts or otherwise in full or in part. No payment or compensation whether in cash, credit or in kind shall be made for any uncollected, lost, misplaced, defaced, stolen or damaged Gift. The Gift cannot be replaced if lost, misplaced, defaced, stolen or damaged.
11. OCBC Bank reserves the right to substitute or replace the Gift with any item of similar value at its sole discretion without notice to any person.
12. OCBC Bank reserves the right to claw-back and deduct from the Eligible Cardmember's Account the equivalent value of the Gift in the event the Account is closed or terminated by the Eligible Cardmember or OCBC Bank, during, or within six (6) months from the end of the Promotion Period. Further, if any Eligible Cardmember is subsequently discovered to be ineligible to participate in the Promotion or to receive the Gift (which eligibility shall be determined at the absolute discretion of OCBC Bank), OCBC Bank reserves the right to (i) forfeit or withdraw the Gift at any time; or (ii) (where the Gift has been redeemed) claw-back the Gift or request the relevant cardmember to repay to or compensate OCBC Bank the value of the Gift at any time, and OCBC Bank shall have the right to debit the value of the Gift plus any goods and services tax or such other amount as it deems fit from the account(s) of the

cardmember. No person shall be entitled to any payment or compensation from OCBC Bank should any Gift be forfeited or withdrawn, if any Gift is reclaimed by OCBC Bank, or if a cardmember is asked to repay to or compensate OCBC Bank the value of the Gift for whatsoever reasons.

13. 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.
14. Each incurred qualifying spend will only be considered for this Promotion once – if an incurred qualifying spend has been used to compute the Minimum Spend for a Gift, the same qualifying spend cannot be used to compute the Minimum Spend for another Gift.
15. No combination of spending for principal and supplementary OCBC Cardmembers. For the purposes of this Promotion, the spending incurred on the supplementary Card will not accrue to the principal Cardmember, and spending incurred on the principal Card will not accrue to the supplementary Cardmember. The spending accrued on a supplementary card will only accrue to that supplementary Eligible Cardmember and the spending accrued on a principal card will only accrue to that principal Eligible Cardmember. The Minimum Spend can be incurred on one or more OCBC Credit or Debit cards.
16. Refunded or cancelled transactions will be deducted from the relevant billed amount taken into consideration for the computation of Minimum Spend.
17. OCBC Bank reserves the right in its sole and absolute discretion to determine whether a transaction qualifies as a qualifying spend or Minimum Spend under the Promotion. If OCBC Bank in its sole and absolute discretion decides that any transaction from which the qualifying spend or Minimum Spend is computed is not to be considered a valid transaction, the Gift will not be awarded.

## General

1. Promotion is not valid with other promotions, in-house offers, loyalty programs, discounts, privilege cards, discount cards or vouchers, unless otherwise stated.
2. 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). The eligibility of any Eligible Cardmember to participate in this Promotion and/or to receive any Gift shall be determined at the absolute discretion of OCBC Bank.
3. 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.
4. 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.
5. 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.
6. 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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