

TERMS AND CONDITIONS GOVERNING OCBC TITANIUM REWARDS CREDIT CARD PROGRAMME

The following terms and conditions and any other rules, procedures or instructions which we may issue from time to time (collectively "Terms and Conditions") shall apply to the OCBC Titanium Rewards Credit Card ("OCBC Titanium Rewards Card").

These Terms and Conditions together with the terms of the OCBC Cardmembers Agreement (as may be amended, modified and supplemented by OCBC from time to time) shall govern and apply to the OCBC Titanium Rewards Card. In the event of any conflict or inconsistency between these Terms and Conditions and the OCBC Cardmembers Agreement, these Terms and Conditions shall prevail in so far as they relate to the OCBC Titanium Rewards Card.

All terms and references used in these Terms and Conditions and which are defined or construed in the OCBC Cardmembers Agreement but are not defined or construed in these Terms and Conditions shall have the same meaning and construction in these Terms and Conditions.

1. OCBC Titanium Rewards Card

(a) The OCBC Titanium Rewards Card ("Card") is a card bearing the name MASTERCARD and/or the service mark of MASTERCARD issued by Oversea-Chinese Banking Corporation Limited ("OCBC Bank") (including any substitution, replacements or renewals thereof) which comes with the following features:

- i. 10x OCBC\$ with every S\$1 spend (the "10x OCBC\$ Rewards") on Local & Overseas Shopping Transactions, Local & Overseas Department Store Transactions and Local & Overseas Online Transactions (the "10x OCBC\$ Rewards Transactions")**
 - a. The maximum OCBC\$ earned from spending in the abovementioned categories that can be credited to each Eligible Cardmember's card account in each card anniversary year (i.e. 365 days from the date of (i) the establishment of the card account; or (ii) renewal of the card account) is 120,000 OCBC\$. The maximum OCBC\$ earned is shared between the main and supplementary cardholder and will be credited to the main cardholder's OCBC\$ account.
 - b. Upon earning the maximum OCBC\$ per card anniversary year in the abovementioned categories, all transactions made in the abovementioned categories will earn 1x OCBC\$ per S\$1 spend

Notwithstanding anything to the contrary, OCBC has the absolute discretion to determine how the 120,000 OCBC\$ as set out in Clause 1(a)(i)(a) is achieved/calculated. Among others, OCBC may run other campaigns or promotions ("Other Campaigns") and OCBC\$ earned under such Other Campaigns may, at the absolute discretion of OCBC, be included by OCBC in determining whether a customer has earned the maximum 120,000 OCBC\$. Hence, if OCBC determines that the aggregate of OCBC\$ earned under the Other Campaigns and the categories set out in Clause 1(a)(i)(a) exceeds 120,000 OCBC\$ in a card anniversary year, all transactions made thereafter in that relevant card anniversary year will only earn 1x OCBC\$ per S\$1 spend.

- ii. 1x OCBC\$ with every S\$1 spend (the "1x OCBC\$ Reward") on all other retail spend**

(unless otherwise stated in these Terms and Conditions or by OCBC Bank in its absolute discretion)

2. 10x OCBC\$ Rewards Transactions

i. Local & Overseas Shopping Transactions:

Means credit card retail transactions made locally or overseas at any retail store that sells clothes, accessories, shoes, bags, electronics and gadgets and babies' and children's wear as its main business activity. For the avoidance of doubt, in order to enjoy 10x OCBC\$ Rewards under the "Local & Overseas Shopping Transactions" category, transactions must be performed at retail establishments that fall within any of the following Merchant Category Codes (MCC):

- MCC 5611: Men's and Boys' Clothing and Accessories Stores
- MCC 5621: Women's Ready to Wear Stores
- MCC 5631: Women's Accessory and Speciality Stores
- MCC 5641: Children's and Infants' Wear Stores
- MCC 5651: Family Clothing Stores
- MCC 5661: Shoe Stores
- MCC 5691: Men's and Women's Clothing Stores
- MCC 5045: Computers, Peripherals, and Software
- MCC 5732: Electronics Stores
- MCC 5699: Miscellaneous Apparel and Accessory Shops

ii. Local & Overseas Department Store Transactions:

Means credit card retail transactions made at any local or overseas department stores (Defined as: larger merchants selling a general line of merchandise from departments that usually have separate checkout counters. Products for sale may include apparel, home furnishings, furniture, electronics, cosmetics, housewares, and major household appliances.). For the avoidance of doubt, in order to enjoy 10x OCBC\$ Rewards under the "Local & Overseas Department Store Transactions" category, transactions must be performed at retail establishments that fall within any of the following Merchant Category Codes (MCC):

- MCC 5311: Department Stores

iii. Local & Overseas Online Transactions:

Means online retail transactions made locally or overseas via shopping websites that sells clothes, accessories, shoes, bags and electronics as its main business activity, including card-not-present transactions like e-commerce/mail/phone order transactions. It excludes all other online e-commerce websites including (but not limited to) movies, food & beverage, travel, airline, government, brokerages/securities, insurance, tuition, online gambling websites. For the avoidance of doubt, in order to enjoy 10x OCBC\$ Rewards under the "Local & Overseas Online Transactions" category, transactions must be performed at online retail establishments that fall within any of the following Merchant Category Codes (MCC):

- MCC 5611: Men's and Boys' Clothing and Accessories Stores
- MCC 5621: Women's Ready to Wear Stores
- MCC 5631: Women's Accessory and Speciality Stores
- MCC 5641: Children's and Infants' Wear Stores
- MCC 5651: Family Clothing Stores

- MCC 5661: Shoe Stores
- MCC 5691: Men's and Women's Clothing Stores
- MCC 5045: Computers, Peripherals, and Software
- MCC 5732: Electronics Stores
- MCC 5699: Miscellaneous Apparel and Accessory Shops

3. Other Conditions

- For each 10x OCBC\$ Reward earned, 1 OCBC\$ will be posted to the Card Account with every S\$1 successfully charged to the Card Account. The remaining 9 OCBC\$ will be posted to the Card Account by the end of the next calendar month, following the relevant transaction posting date
- For each 1x OCBC\$ Reward earned, 1 OCBC\$ will be posted to the Card Account with every S\$1 successfully charged to his Card Account.
- Retail purchases charged to the Card but have yet to be posted to the Card Account shall not be taken into account in the computation of OCBC\$ to be awarded.
- OCBC Bank reserves the right in its sole and absolute discretion to determine the type of eligible transactions which qualify under the Promotion. This includes without limitation, whether a transaction is to be considered a retail transaction. If OCBC Bank in its sole and absolute discretion decides that any transaction is not to be considered as a retail transaction, or that any transaction does not otherwise qualify under the Promotion, the OCBC\$ may not be awarded. Spend will be computed based on transaction posted date.
- OCBC reserves the right to revoke, deduct and/or recompute any OCBC\$ awarded in the event a Cardmember and/or Supplementary Cardmember fails to effect due payment for the Card transactions and/or if the account is closed or terminated by the Cardmember or the Bank, as the case may be;
- OCBC reserves the right at any time without giving any reason or notice to you to deduct, withdraw or cancel any OCBC\$ or other rewards/rebates awarded to you without liability. You will not be entitled to any payment or compensation whatsoever in respect of such deduction, withdrawal or cancellation.
- OCBC\$ is awarded only on retail purchases made on the OCBC Titanium Rewards Card. Annual Card fees, Cash-on-Instalment, Instalment Payment Plan, PayLite, extended payment plan, interest, late payment charges, tax payments, Cash Advances, Balance Transfers, bill payments made via Internet Banking, bill payments made via AXS, transactions made at TransitLink General Ticketing Machines and other fees and charges will not be taken into account in the awarding and computation of the OCBC\$.
- In addition, OCBC\$ will not be awarded for transactions made with the following Merchant Category Codes ("MCC"):

MCC Listing	Description
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4829	Wire Transfer Money Orders (WTMOs)
4900	Utilities–Electric, Gas, Heating Oil, Sanitary, Water
5199	Nondurable Goods (Not Elsewhere Classified)
5960	Direct Marketing Insurance Services
6012	Member Financial Institution–Merchandise And Services
6051	Quasi Cash–Merchant (Non-Financial Institutions – Foreign Currency, Non-Fiat Currency, Cryptocurrency)
6211	Securities–Brokers and Dealers
6300	Insurance Sales, Underwriting and Premiums
6513	Real Estate Agents and Managers–Rentals
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
8211	Schools, Elementary and Secondary
8220	Colleges, Universities, Professional Schools and Junior Colleges
8241	Schools, Correspondence
8244	Schools, Business and Secretarial
8249	Schools, Trade and Vocational
8299	Schools And Educational Services–Not Elsewhere Classified
8398	Organizations, Charitable and Social Service
8651	Organizations, Political
8661	Organizations, Religious
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

- ix. OCBC reserves the right to change or substitute the OCBC\$ with any item of similar value without notice.
- x. The crediting of any OCBC\$ or other rewards/rebates to your Card Account will be entirely at OCBC's discretion and OCBC shall not be liable or responsible for any loss or damage suffered or incurred by any Cardmember in connection with OCBC crediting or not crediting any OCBC\$ or other rewards/rebates to Cardmembers.
- xi. A Cardmember who opted for SmartChange Programme shall not be entitled to earn OCBC\$.
- xii. For the avoidance of doubt, the Bank has the absolute discretion to decide whether or not to provide any notice in relation to any of its decisions made hereto.

4. Amendments

We may vary, add, delete, amend or modify any one or more provisions in these Terms and

Conditions at any time and from time to time without notice. You are deemed to accept and are bound by such variations, additions, deletions, amendments and/or modifications if you do not terminate the use of the Card.

5. Rights of third parties

A person who is not a party to these Terms and Conditions has no right under the Contracts (Rights of Third Parties) Act Cap 53B to enforce any of these Terms and Conditions.

6. Governing law and jurisdiction clause

These Terms and Conditions shall be governed by and construed in accordance with the laws of the Republic of Singapore, and you irrevocably submit to the non-exclusive jurisdiction of the Courts of the Republic of Singapore.