

TERMS AND CONDITIONS GOVERNING OCBC ROBINSONS GROUP CREDIT CARD PROGRAMME

1. Definitions

- (a) 'Bank' means Oversea-Chinese Banking Corporation Limited including its successors and assigns.
- (b) 'Cardmember's Agreement' means the OCBC Cardmember's Agreement between the OCBC Robinsons Cardmember and the Bank for the time being in force.
- (c) 'OCBC Robinsons Visa Card' means any card issued by the Bank bearing (i) the name VISA and/or the service mark of VISA; (ii) the name and/or mark of Robinsons; and (iii) the name and/or mark of the Bank and includes any such card issued in replacement or renewal thereof.
- (d) 'OCBC Robinsons Card Account' means the account of an OCBC Robinsons Cardmember with the Bank, designated and maintained by the Bank in relation to his OCBC Robinsons Visa Card.
- (e) 'OCBC Robinsons Cardmember' means the person to whom an OCBC Robinsons Visa Card is issued by the Bank and includes the OCBC Robinsons Supplementary Cardmember where the context so requires.
- (f) 'OCBC Robinsons Principal Cardmember' means the person to whom an OCBC Robinsons Visa Card is issued on his application alone.
- (g) 'OCBC Robinsons Supplementary Cardmember' means any person other than an OCBC Robinsons Principal Cardmember to whom an OCBC Robinsons Visa Card is issued on the application or request of an OCBC Robinsons Principal Cardmember whether alone or jointly with such person.
- (h) 'Programme' means the Robinsons Rewards Programme governed by these terms and conditions.
- (i) 'Qualifying Period' means any period from 1 January to 30 June (both dates inclusive) of any calendar year or from 1 July to 31 December (both dates inclusive) of any calendar year.
- (j) 'Robinsons' means Robinson & Company (Singapore) Private Limited including its successors and assigns.
- (k) 'Robinsons catalogue' means the catalogue posted on the Bank's website for the Programme.
- (l) 'Robinsons Purchases' in relation to each OCBC Robinsons Cardmember, means his purchases of goods and/or services from the Robinsons Group of Stores and charged

to his OCBC Robinsons Card Account, and a 'Robinsons Purchase' means any one of such purchases.

- (m) 'Robinsons reward' means any gift/privilege/benefit/merchandise featured in the Robinsons catalogue from time to time.
- (n) 'Robinsons reward Voucher' means any voucher issued by the Bank to an OCBC Robinsons Principal Cardmember for the purpose of claiming the Robinsons reward selected by him from any of the Robinsons Group of Stores pursuant to his redemption of Robinsons\$ on the terms herein or as may be prescribed by the Bank in its sole discretion at any time and from time to time.
- (o) 'Robinsons\$ expiry date' means, in relation to any Robinsons\$, the last day of the 24th calendar month calculated/commencing from the relevant calendar month in which such Robinsons\$ was earned by a Cardmember from charging a relevant retail purchase transaction to his/her OCBC Robinsons Card.
- (p) 'Robinsons Group of Stores' means all retail stores operated in Singapore by (i) Robinsons; and (ii) Mark & Spencer Trading Enterprises including its successors and assigns, at any time and from time to time, and a 'Robinsons Group Store' means any one of them.
- (q) '\$\$' means the lawful currency of Singapore.
- (r) 'VISA Merchant' means any person or entity with whom the Bank or any member or licensee of VISA has a subsisting agreement relating to the use and or acceptance of a VISA Card for the payment to such person or entity whether for goods, services or charges incurred and/or to obtain Cash Advances from such person or entity.
- (s) Unless the context otherwise requires, words and expressions respectively defined or construed in the Cardmember's Agreement shall have the same meanings when used or referred to herein and words referring to the male gender shall include the female gender and words referring to the singular number shall include the plural number and vice versa.

2. Eligibility requirements

- (a) An OCBC Robinsons Cardmember whose OCBC Robinsons Card Account is in good standing, as determined by the Bank at its sole discretion, is entitled to participate in the Programme, subject to these terms and conditions.
- (b) If the OCBC Robinsons Card Account of an OCBC Robinsons Cardmember is terminated at any time for any reason whatsoever, the OCBC Robinsons Cardmember shall immediately be disqualified from participating in the Programme on and from the date of such termination

2A. Rebate from the Robinsons Group of Stores

- (a) An OCBC Robinsons Visa Cardmember (whether a Principal or Supplementary Cardmember) will be entitled to a 5% rebate on the purchase price of his Robinsons Purchases.
- (b) If the aggregate purchase price of Robinsons Purchases of an OCBC Robinsons Principal Cardmember and the relevant OCBC Robinsons Supplementary Cardmember exceed S\$5,000 during a Qualifying Period, the Principal Cardmember will be entitled to a 10% rebate on the purchase price of any Robinsons Purchase(s) which is in the excess of that aggregate purchase price of S\$5,000 during the Qualifying Period.
- (c) For the avoidance of doubt, if an OCBC Robinsons Visa Cardmember does not qualify for a 10% rebate on the purchase price of any of his Robinsons Purchase(s) in excess of S\$5,000 during a Qualifying Period under Sections 2A.2 above, he shall nevertheless be entitled to a 5% rebate on the purchase price of any of his Robinsons Purchase(s) which is in excess of S\$5,000.
- (d) For the purposes of this Section 2A, the term "purchase price" excludes any applicable goods and services tax.
- (e) The aggregate rebate amount given to an OCBC Robinsons Principal Cardmember and the relevant OCBC Robinsons Supplementary Cardmember(s) for each period covered by each Billing Statement shall be reflected in each such Billing Statement and deducted from the Total Balance stated therein.

3. Credit of Robinsons\$

- (a) Robinsons\$ will accrue to and be credited to the OCBC Robinsons Group Card Account of an OCBC Robinsons Group Cardmember in respect of goods and/or services purchased from any Visa Merchant (other than the Robinsons Department Store and Marks & Spencer) or accrued on such other basis or formula as may be determined by the Bank at its sole discretion at any time and from time to time. All OCBC Robinsons Group Cardmembers will, subject to the terms and conditions of the Programme, be awarded Robinsons\$ at the rates set out below:
 - 1. Overseas Spend: earn 7.5 Robinsons\$ for every S\$5 equivalent charged to the Card for Transactions posted in foreign currency.
 - 2. Local Spend: earn 2.5 Robinsons\$ for every S\$5 charged to the Card for Transactions posted in Singapore dollars.

For avoidance of doubt, all Robinsons\$ earned shall be calculated based on each block of S\$5 charged to the Card per transaction, and Cardmembers shall not be entitled to any partial or pro-rated award of any Robinsons\$ 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. As an illustration, a customer who spends an amount between S\$10 and

S\$14.99 in a single transaction can earn 5 Robinsons\$. However, a customer who spends S\$4.90 in a single transaction, or who spends S\$2.50 in one transaction and S\$2.50 in another transaction, will not be awarded any Robinsons\$.

(b) The following will not be taken into account in the award and computation of Robinsons\$:

- Annual card fees, interest, late payment charges;
- Tax payments;
- Bill payments made via Internet Banking and any AXS Network;
- Transactions under Transportation and Tolls MCC 4111/4121/4131 except for transactions with Grab Transport, Gojek and licensed taxi operators (including, without limitation, Comfort/Citycab/ Transcab/ SMRT Taxi/ Premier Taxi/ Prime Taxi/ HDT Taxi).
- Cash-On-Instalments Facility, Instalment Payment Plan, PayLite, Cash Advances, Balance Transfers; and
- any such other fees, charges, payments, services, products and/or facilities as may be decided by the Bank in its absolute discretion at any time and from time to time. 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.
- In addition, Robinsons\$ will not be awarded for transactions made with the following Merchant Category Codes (“MCC”) :

Merchant Description Code (MCC)	Description
4784	Tolls and Bridge Fees
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
5993	Cigars, Stores and Stands
6010	Member Financial Institution–Manual Cash Disbursements
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
8062	Hospitals*
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
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

*Transactions to Singapore Government Public Hospitals including Non-Profit Hospitals, Community Hospitals and Polyclinics under the MCC 8062.

- (c) Any and all Robinsons\$ earned by an OCBC Robinsons Supplementary Cardmember may only be used by the relevant OCBC Robinsons Principal Cardmember. The OCBC Robinsons Supplementary Cardmember is not entitled to use such Robinsons\$.
- (d) Retail purchases charged to the OCBC Robinsons Visa Card but have yet to be posted to the OCBC Robinsons Card Account shall not be taken into account in the computation of Robinsons\$ to be awarded.
- (e) Any Robinsons\$ awarded to a OCBC Robinsons Cardmember will be reflected in the OCBC Robinsons Card Account statement of the relevant OCBC Robinsons Principal Cardmember.
- (f) OCBC reserves the right to revoke, deduct and/or recompute any Robinsons\$ awarded in the event an OCBC Robinsons Cardmember fails to effect due payment for the Card transactions and/or if the account is closed or terminated by the OCBC Robinsons Principal Cardmember or the Bank, as the case may be.

- (g) The Bank reserves the right at any time without giving any reason or notice to the OCBC Robinsons Cardmember to claw-back, deduct, withdraw, or cancel any Robinsons\$ or other rewards/rebates awarded to the OCBC Robinsons Cardmember for any reason whatsoever, and without any liability to the OCBC Robinsons Cardmember.
- (h) The Bank reserves the right at any time without giving any reason or notice to the OCBC Robinsons Cardmember to debit, charge and/or deduct from any of the OCBC Robinsons Cardmember's accounts with the Bank and/or demand the OCBC Robinsons Cardmember to repay or compensate to the Bank, the monetary value equivalent of any Robinsons\$ or other rewards/rebates awarded to the OCBC Robinsons Cardmember, for any reason whatsoever, and without any liability to the OCBC Robinsons Cardmember. Further, if any OCBC Robinsons Cardmember wishes to close his/her OCBC Robinsons Card Account but such OCBC Robinsons Card Account has an insufficient or negative Robinsons\$ (or such other reward/rebate) balance for any reason whatsoever, the Bank reserves the right to debit, charge and/or deduct from any of the OCBC Robinsons Cardmember's accounts with the Bank, and/or demand the OCBC Robinsons Cardmember to repay or compensate to the Bank, the monetary value equivalent of the amount of Robinsons\$ (or such other reward/rebate) in deficit. The Bank reserves the right to determine and revise from time to time the rate of conversion used for the purpose of computing the monetary value equivalent of the Robinsons\$ (or such other reward/rebate) to be deducted.
- (i) No person shall be entitled to any payment or compensation whatsoever in respect of any claw-back, deduction, withdrawal or cancellation of any Robinsons\$ (or other rewards/rebates awarded to the OCBC Robinsons Cardmember, or any debit, charge or deduction or demand for the monetary value equivalent of any Robinsons\$ (or such other reward/rebate) made by the Bank, for any reason whatsoever.
- (j) Retail Purchases made from any VISA Merchants (other than the Robinsons Group of Stores) and charged to an OCBC Robinsons Card Account before the applicable Robinsons\$ expiry date, the applicable 2015 Expiry Date (as defined below) or the applicable Relevant Period (as the case may be) but which have not been presented for payment by any of the VISA Merchants (other than the Robinsons Group of Stores) or banks or any other third parties to the Bank shall not be included for the purpose of calculation of Robinsons\$.
- (k) All Robinsons\$ earned will expire on the last day of the 24th calendar month calculated/commencing from the relevant calendar month in which such Robinsons\$ was earned by a Cardmember from charging a relevant retail purchase transaction to his/her OCBC Robinsons Card.

Example:**Robinsons\$ Earn Date**

July 2015

August 2016

September 2017

Robinsons\$ Expiry Date

31 July 2017

31 August 2018

30 September 2019

October 2018
November 2019

31 October 2020
30 November 2021

- (l) Any Robinsons\$ accumulated but not utilised will be automatically forfeited, cancelled and shall become null and void at the relevant Robinsons\$ expiry date or upon the termination of the relevant OCBC Robinsons Card Account, whichever is earlier.
- (m) Robinsons\$ shall be awarded to the OCBC Robinsons Principal Cardmember base on the amount of each OCBC Robinsons Visa Card transaction charged to the Card Account, rounded down to the nearest whole number.
- (n) If an OCBC Robinsons Principal Cardmember has more than one OCBC Robinsons Visa Card or OCBC Robinsons Card Account, Robinsons\$ earned on all such OCBC Robinsons Principal Cardmember's OCBC Robinsons Visa Cards or OCBC Robinsons Card Accounts will be aggregated and combined (the "Combined Robinsons\$") and you can use the Combined Robinsons\$ for the purpose of redeeming Robinsons rewards under the Programme.
- (o) New instalments charged to an OCBC Robinsons Principal Cardmember's Card Account under the OCBC 0% Instalment Plan shall not be entitled to earn Robinsons\$.

4. Redemption and use of Robinsons\$

- (a) Robinsons\$ may only be redeemed by the OCBC Robinsons Principal Cardmember on the terms herein or as may be prescribed by the Bank in its sole discretion at any time and from time to time.
- (b) Before a Robinsons\$ expires, an OCBC Robinsons Principal Cardmember may redeem the Robinsons\$ credited to his OCBC Robinsons Card Account for Robinsons reward(s) on such basis or formula as stated in the Robinsons\$ catalogue, or on such other basis or formula as may be determined by the Bank at its sole discretion, provided that there are sufficient Robinsons\$ credited to his OCBC Robinsons Card Account.
- (c) Robinsons\$ may be redeemed by such mode or redemption channels, within such period of time and in such manner as determined by the Bank and notified to the OCBC Robinsons Principal Cardmember or publicised by the Bank in any manner as it deems fit from time to time. Further, an OCBC Robinsons Principal Cardmember agrees to comply with such procedures for the redemption of any Robinsons reward as may be imposed by the Bank from time to time. All OCBC Robinsons Principal Cardmembers agree that the use of any particular redemption channel shall be governed by the terms and conditions then in force in relation to such redemption channels.
- (d) Notwithstanding anything to the contrary, if an OCBC Robinsons Card Account is terminated for any reason whatsoever, any and all Robinsons\$ credited to the OCBC Robinsons Card Account shall automatically be cancelled and become null and void.

- (e) Robinsons\$ credited to an OCBC Robinsons Card Account are non-transferable, nor exchangeable for cash or credit.
- (f) Subject to availability and provided that an OCBC Robinsons Principal Cardmember has sufficient Robinsons\$ for the Robinsons reward selected, the OCBC Robinsons Principal Cardmember may use his Robinsons\$ to redeem the said selected Robinsons reward.
- (g) All requests to redeem any Robinsons reward shall be processed based on a first-come, first-served basis, and are subject to (a) whether an OCBC Robinsons Principal Cardmember has sufficient accumulated Robinsons\$ to redeem the Robinsons reward he has selected and (b) the availability of Robinsons reward at the time of the redemption.

5. Issue and use of Robinsons reward vouchers

- (a) Upon receipt by the Bank of an OCBC Robinsons Principal Cardmember's redemption request for Robinsons reward(s) via such mode or redemption channels, and subject always to the availability of such Robinsons reward(s), the appropriate Robinsons reward Voucher(s) relating to his selected Robinsons reward(s) will be issued to him by the Bank. The Robinsons rewards Voucher(s) issued will specify the Robinsons reward(s) selected by the OCBC Robinsons Principal Cardmember.
- (b) A Robinsons reward Voucher will be valid for such period as may be stated in the Robinsons reward Voucher and will cease to have any effect after its expiry. Use of the Robinsons reward Voucher is subject to (i) the terms and conditions stated herein, on the Robinsons reward Voucher and in the Robinsons\$ catalogue and (ii) such other restrictions and/or conditions as may be imposed by a merchant in relation to which the Robinsons rewards Voucher may be used to pay for or obtain goods and/or services of that merchant.
- (c) If any sum of money is payable by the OCBC Robinsons Principal Cardmember (whether for the purposes in connection with the redemption of an Robinsons reward or otherwise) (the "Relevant Sum") when a Robinsons reward Voucher is issued to such OCBC Robinsons Principal Cardmember by the Bank for the purposes of him/her redeeming an Robinsons. reward, the Relevant Sum must be paid with the OCBC Robinsons Visa Card in which the OCBC Robinsons Principal Cardmember has selected to redeem the Robinsons reward or such other credit cards as may be approved by the Bank in its absolute discretion (the "Relevant Card"). Each OCBC Robinsons Principal Cardmember agrees that the Bank or anyone authorized by the Bank has the absolute discretion to charge the Relevant Sum to the Relevant Card without reference to the OCBC Robinsons Principal Cardmember. For the avoidance of doubt, if the Robinsons reward Voucher is issued in a form of a cash voucher and an OCBC Robinsons Principal Cardmember is to use such cash voucher to redeem or acquire goods or services from a relevant merchant, the OCBC Robinsons Principal Cardmember is liable to pay for the difference between the value of such goods or services and the amount stated in the Robinsons reward Voucher if the value of the goods or services exceeds the amount stated in the Robinsons reward Voucher.

- (d) Cancellation of any redemption request by an OCBC Robinsons Principal Cardmember will not be accepted by the Bank once the Robinsons reward Voucher(s) has been prepared and the Bank's confirmation to this effect shall be final and conclusive.
- (e) The use of any Robinsons reward Voucher is subject to the terms and conditions stated on the Robinsons reward Voucher. Each Robinsons reward Voucher must be presented at the relevant Robinsons Group of Stores for claiming the Robinsons reward stated on it within the validity period stated on it and shall cease to be valid after the end of the validity period.
- (f) Notwithstanding anything to the contrary, no refund shall be given if the value of a Robinsons reward Voucher exceeds the value of the goods and/or services obtained from any of the Robinsons Group of Stores using the Robinsons reward Voucher.
- (g) A Robinsons reward Voucher which has been issued is not refundable nor exchangeable for cash, credit or Robinsons\$.
- (h) The Bank is not obliged to replace any Robinsons reward Voucher which has been lost, defaced, torn, damaged or stolen for whatever reason.
- (i) The Bank is not in any way a vendor or agent of any of the Robinsons rewards and shall not be in any way liable or responsible for the quantity, quality, merchantability, fitness for purpose or any other aspect of the goods and/or services obtained from any of the Robinsons Group of Stores and/or any other merchants. Further, the Bank shall not be responsible for the acts or defaults of any of the Robinsons Group of Stores and/or other merchants. Any dispute relating to the quantity, quality or performance of any Robinsons reward or the failure of any Robinsons Group of Stores or any other merchants to supply the Robinsons reward should be resolved directly with such Robinsons Group of Stores or such relevant merchants.
- (j) The Bank reserves the right at any time and from time to time in its absolute discretion to replace a Robinsons reward with another Robinsons reward or any other gift/privilege/benefit/merchandise of similar value.
- (k) To redeem a Robinsons reward, an OCBC Robinsons Principal Cardmember must present the relevant Robinsons reward Voucher(s) with his Card to the relevant participating merchant upon redemption of the said Robinsons reward. An OCBC Robinsons Principal Cardmember may, subject to such terms and conditions as may be imposed by the Bank, authorize his/her OCBC Robinsons Supplementary Cardmember to redeem the Robinsons reward on the said OCBC Robinsons Principal Cardmember's behalf. If the OCBC Robinsons Supplementary Cardmember is authorized to perform the redemption on the OCBC Robinsons Principal Cardmember's behalf, such OCBC Robinsons Supplementary Cardmember must present the relevant Robinsons reward Voucher(s) with his/her supplementary card to the relevant participating merchant upon redemption of the said Robinsons rewards.

The Bank has the absolute discretion to request the OCBC Robinsons Principal Cardmember or the OCBC Robinsons Supplementary Cardmember (as the case may be) to comply with such terms as may be imposed by the Bank when redeeming a Robinsons reward under this Clause. For the avoidance of doubt, the Bank is not liable to any person (including, without limitation, any OCBC Robinsons Principal Cardmember or OCBC Robinsons Supplementary Cardmember) for any losses, damages, claims, liabilities or expenses incurred or suffered by any person as a result of any OCBC Robinsons Principal Cardmember or OCBC Robinsons Supplementary Cardmember (as the case may be) redeeming any Robinsons reward under this Clause.

- (l) If it is subsequently discovered that an OCBC Robinsons Principal Cardmember (whether by fraud or otherwise) has redeemed more Robinsons reward Vouchers than he/she is entitled to, the Bank has the absolute right to charge such OCBC Robinsons Principal Cardmember and such OCBC Robinsons Principal Cardmember agrees to be liable to the face value of any additional Robinsons reward Voucher or goods redeemed by him / her.

- (m) Notwithstanding anything to the contrary, in addition to a Robinsons reward Voucher(s), the Bank has the absolute discretion to use such other modes or means as the Bank determines from time to time (collectively, the "Alternative Modes") to allow an OCBC Robinsons Principal Cardmember to redeem any Robinsons reward and each OCBC Robinsons Principal Cardmember agrees to be bound by such terms and conditions as may be imposed under the Alternative Modes.

6. "Points transfer" programme

- (a) Only OCBC Robinsons Principal Cardmembers are eligible to participate under the "Points Transfer" Programme.

- (b) The OCBC Robinsons Principal Cardmembers may only transfer accumulated Robinsons\$ to a designated OCBC Robinsons Principal Cardmember with the same rewards currency. For example, an OCBC Robinsons Principal Cardmember can only transfer his/her Robinsons\$ to another OCBC Robinsons Principal Cardmember's earning Robinsons\$.

- (c) The transfer of Robinsons\$ can only be made by an OCBC Robinsons Principal Cardmember via internet banking.

- (d) For each transfer, a fee in Robinsons\$ (as may be determined by the Bank in its absolute discretion) (the "Fee in Robinsons\$") is charged for each transfer request made by an OCBC Robinsons Principal Cardmember and each OCBC Robinsons Principal Cardmember agrees and acknowledges that the relevant Fee in Robinsons\$ shall be deducted directly from the relevant OCBC Robinsons Principal Cardmember's OCBC Robinsons Card Account. For instance, if an OCBC Robinsons Principal Cardmember requests that 100 Robinsons\$ be transferred, the Bank has the right to deduct such Fee in Robinsons\$ on top of the said 100 Robinsons\$ from the OCBC Robinsons Principal Cardmember's OCBC Robinsons Card Account. Notwithstanding

anything to the contrary, the Bank reserves the right to impose and charge such amount of Fee in Robinsons\$ or such other forms of fees as it may determine and notify to the OCBC Robinsons Principal Cardmembers (via such modes of communication as the Bank deems fit) from time to time. Further, the Bank reserves that right to adjust or amend any Fees in Robinsons\$ or fees that may be chargeable under the “Points Transfer” Programme from time to time.

- (e) The total number of Robinsons\$ requested for the transfer must not exceed the number of Robinsons\$ existing within the transferor’s Robinsons\$ balance. No negative balance is allowed under the “Points Transfer” Programme.
- (f) If a request for the transfer of Robinsons\$ (the “Request”) is successful under this “Point Transfer” Programme, the Bank will only send a notification to the relevant OCBC Robinsons Principal Cardmember who made the Request.
- (g) Notwithstanding anything to the contrary, the Bank has the absolute discretion not to act on any transfer request made by any OCBC Robinsons Principal Cardmembers without providing any reasons whatsoever and the Bank shall not be liable for any losses or damages incurred or suffered by any party as a result of the Bank’s decision in not acting on any OCBC Robinsons Principal Cardmember’s transfer request.

7. Robinsons\$ Instant Rewards

- (a) Robinsons\$ Instant Rewards allows Cardmembers to make an instant redemption of Robinsons\$ at participating Robinsons Group of Stores outlets by presenting their OCBC Robinsons Card at the point of purchase to (i) offset their purchases on the spot or (ii) redeem their Robinsons\$ in exchange for merchants’ vouchers for future use.
- (b) Robinsons\$ Instant Rewards redemption is only applicable to OCBC Robinsons Principal Cardmembers and his/her OCBC Robinsons Card must be presented at the point of redemption. Supplementary Cardmembers are not eligible and are not allowed to make the redemption on behalf of the Principal Cardmember.
- (c) A cancellation and/or refund will not be allowed once the instant redemption has been processed.
- (d) Robinsons\$ redeemed under the Robinsons\$ Instant Rewards redemption scheme are not exchangeable for cash or any other item(s).
- (e) Cardmembers will be subject to any additional terms and conditions of Robinsons.

8. General

- (a) The Bank may at any time and from time to time at its absolute discretion and upon 30 days’ notice (without giving any reason) to the OCBC Robinsons Principal Cardmember vary, modify or amend any one or more provisions in these terms and conditions. No OCBC Robinsons Cardmember shall be entitled to any payment or compensation whatsoever in respect of such variation, modification or amendment.

The Bank may notify the OCBC Robinsons Principal Cardmember of any changes to these terms and conditions by:-

- (i) publishing such changes in the OCBC Robinsons Card Account statements to be sent to the OCBC Robinsons Principal Cardmember;
- (ii) displaying such changes at the Bank's branches or automated teller machines;
- (iii) posting such changes on the Bank's website;
- (iv) electronic mail or letter;
- (v) publishing such changes in any newspapers; or
- (vi) such other means of communication as the Bank may determine in its absolute discretion.

- (b) Where the OCBC Robinsons Principal Cardmember or any relevant OCBC Robinsons Supplementary Cardmember(s) continues to use his OCBC Robinsons Visa Card after such notification, then the OCBC Robinsons Principal Cardmember and all the relevant OCBC Robinsons Supplementary Cardmember(s) shall be deemed to have agreed with and accepted such variation, modification or amendment. If the OCBC Robinsons Principal Cardmember or any relevant OCBC Robinsons Supplementary Cardmember(s) does not accept such variation, modification or amendment, the OCBC Robinsons Principal Cardmember and all the relevant OCBC Robinsons Supplementary Cardmember(s) shall forthwith discontinue the use of their OCBC Robinsons Visa Cards.
- (c) The Bank reserves the right and at any time at its absolute discretion and without giving any reason or notice to withdraw, cancel or invalidate any Robinsons\$ credited to any OCBC Robinsons Cardmember's OCBC Robinsons Card Account without liability. No OCBC Robinsons Cardmember shall be entitled to any payment or compensation whatsoever in respect of such withdrawal, cancellation or invalidation.
- (d) In the event of any inconsistency between these terms and conditions and any brochure, marketing or promotional material relating to the Programme, these terms and conditions shall prevail.
- (e) The crediting of Robinsons\$ to an OCBC Robinsons Card Account shall be entirely at the discretion of the Bank and the Bank shall not be liable or responsible for any loss or damage suffered or incurred by any OCBC Robinsons Cardmember in relation to or in connection with his participation in the Programme and/or the Robinsons\$ and/or the Robinsons reward Vouchers.
- (f) The Bank reserves the right and at any time at its absolute discretion and upon 7 days' notice (without giving any reason) to the OCBC Robinsons Principal Cardmember to terminate the Programme. No OCBC Robinsons Cardmember shall be entitled to any payment or compensation whatsoever in respect of such termination.
- (g) The Bank may notify the OCBC Robinsons Principal Cardmember of the termination of the Programme by:-

- (i) publishing such notice in the OCBC Robinsons Card Account statements to be sent to the OCBC Robinsons Principal Cardmember;
 - (ii) displaying such notice at the Bank's branches or automated teller machines;
 - (iii) posting such notice on the Bank's website;
 - (iv) electronic mail or letter;
 - (v) publishing such notice in any newspapers; or
 - (vi) such other means of communication as the Bank may determine in its absolute discretion.
- (h) The Bank's record of all matters and decision on all matters relating to the OCBC Robinsons Cardmember's participation in the Programme is conclusive and binding on each and every OCBC Robinsons Cardmember.
- (i) Any notice given by the Bank to an OCBC Robinsons Principal Cardmember shall be deemed to have been given to and received by all the relevant OCBC Robinsons Supplementary Cardmember(s) at the time when the OCBC Robinsons Principal Cardmember shall have received or is deemed to have received the same.
- (j) Each OCBC Robinsons Cardmember hereby authorises the Bank to disclose information regarding him and his OCBC Robinsons Card Account to any third parties for any purpose whatsoever.
- (k) A person who is not party to any agreement governed by 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.
- (l) These terms and conditions shall be construed in accordance with the laws of Singapore. OCBC Robinsons Cardmembers shall submit themselves to the non-exclusive jurisdiction of the Courts of the Republic of Singapore with respect to any claim or dispute arising from or relating to any agreement governed by these terms and conditions.

ALL INFORMATION IS CORRECT AND COMPLETE AS AT 21 JULY 2020.