

**Terms & Conditions Governing the ‘OCBC Exclusive Spend \$500 Get \$50 Cashback Promotion’
(this “Promotion”) exclusive for NTUC-Affiliated Unions¹ Roadshow**

Promotion Period

1. The promotion period shall be on 16th January 2020 to 31st March 2020 (inclusive), or such other period(s) as may be determined by Oversea-Chinese Banking Corporation Limited (“OCBC Bank”) in its absolute discretion (the “Promotion Period”).

Eligibility for the SGD\$50 Cashback

2. The SGD\$50 Cashback is only applicable to: (a) **new** and **existing** OCBC Credit Cardholders who do not currently hold (or have not already applied for) any of the Eligible Cards, and who have applied for at least one of the Eligible Cards set out in Clause 3 below at the Union roadshow during the Promotion Period, and (b) whose card application is approved by 30th April 2020 (the “Eligible Customer”).
3. This SGD\$50 Cashback is only applicable for applications made for following OCBC Credit Cards (the “Eligible Cards”):
 - a. OCBC Plus! Visa Credit Card;
 - b. NTUC Plus! Visa Credit Card.
4. Eligible Customers who spend a minimum of S\$500 of Qualifying Spend (as defined in Clause 5 below) on their approved Eligible Card by the end of the next month following their card approval date will receive a S\$50 cashback (“Cashback”). The Cashback will be credited into the Eligible Customer’s approved Eligible Card account based on the following schedule:
 - a. Qualifying Spend made by 31st January 2020 – Cashback credited by 29th February 2020.
 - b. Qualifying Spend made by 29th February 2020 - Cashback credited by 31st March 2020.
 - c. Qualifying Spend made by 31st March 2020 - Cashback credited by 30th April 2020.
 - d. Qualifying Spend made by 30th April 2020- Cashback credited by 31st May 2020.
 - e. Qualifying Spend made by 31st May 2020 - Cashback credited by 30th June 2020.
5. "Qualifying Spend" refers to any retail transactions (including face to face or online purchases), but exclude Transactions made via NETS, annual card fees, Cash on Instalment, Instalment Payment Plan, Interest, Late Payment charges, Tax Payment, Cash Advances, Balance Transfers, Internet Banking, AXS, SAM or any other payment network and all other bank fees and charges are excluded from the calculation of the spend for this Promotion. For the avoidance of doubt, OCBC has absolute discretion to determine whether or not a transaction is considered a “retail transaction”. The Qualifying Spend can be aggregated between Principal and Supplementary Cardholders of the Eligible Card and is only valid for transactions posted within the Promotion Period.

¹ NTUC-Affiliated Unions set out in

<https://www.ntuc.org.sg/wps/portal/up2/home/aboutntuc/whowere/organisationdirectory?id=affiliated>

6. Subject to the terms and conditions of this Promotion being fulfilled, each Eligible Customer is only entitled to receive a maximum of **one Cashback** under this Promotion. For the avoidance of doubt, the total amount of cashback that an Eligible Customer can earn under this Promotion is S\$50.

General

7. This Promotion shall not apply in conjunction with any other privileges or promotions unless otherwise stated.
8. For the avoidance of doubt, card applications submitted through other promotion channels will not be eligible for this Promotion.
9. Applicants who had cancelled existing OCBC Credit or Debit Card facilities within the last 12 months prior to this Promotion and re-applied for it under this Promotion are not eligible to participate in this Promotion.
10. OCBC Bank reserves the right at its absolute discretion to terminate this Promotion or vary, delete or add to any of these terms and conditions from time to time without notice including without limitation, the eligibility of any Credit or Debit Cardholder and the dates of this Promotion.
11. OCBC Bank's decision on all matters relating to this Promotion will be at its absolute discretion and will be final and binding on all participants. No correspondence shall be entertained. In the event of any inconsistency between these terms and conditions and any brochure, marketing or promotional material relating to this Promotion, these terms and conditions will prevail.
12. These terms and conditions shall be governed by the laws of Singapore and the participants in this Promotion irrevocably submit 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.

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¹ NTUC-Affiliated Unions set out in <https://www.ntuc.org.sg/wps/portal/up2/home/aboutntuc/whoware/organisationdirectory?id=affiliated>