

**Terms and Conditions governing the
OCBC Titanium Rewards Card X Gain City Promotion 2020 (“Promotion”)**

Promotion Period

1. The Promotion will be held from 31 January to 30 April 2020 (both dates inclusive), or such other period as may be determined by Oversea-Chinese Banking Corporation Limited (“OCBC”) at its absolute discretion (the “Promotion Period”).

Eligibility

2. To qualify (“Eligible Cardmembers”):
 - (a) **New OCBC Credit Cardmembers** (i.e. Cardmembers who are currently not holding any OCBC Credit Card within the last 12 months or who have not cancelled all OCBC Credit Cards within the last 12 months) who apply for an OCBC Titanium Rewards Card through the Gain City QR application channel and have their application successfully approved during the Promotion Period. Applications made via other channels will not qualify for this Promotion; and
 - (b) The first 1000 **new OCBC Credit Cardmembers** (in Clause 2a) **OR existing OCBC Credit Cardmembers** with a minimum of S\$1200 spent in a single transaction at Gain City stores with a OCBC Titanium Rewards Card (“Qualifying Spend”).
3. “Qualifying Spend” refers to any retail transactions made at Gain City stores in Singapore (excluding Instalment Payment Plans) during promotion period.
4. For the avoidance of doubt, OCBC has absolute discretion to determine whether a transaction is considered a “Qualifying Spend”. Refunded transactions will be deducted from the relevant billed amount for the computation of Qualifying Spend.

Promotions

5. Each Eligible Cardmember who is a new OCBC Credit Cardmember (as defined in Clause 2(a)) can enjoy **S\$50 cash credit upon card approval** (“Sign-Up Bonus”).
6. In addition, the first 1000 Eligible Cardmembers who make the Qualifying Spend can enjoy **S\$50 cash credit** (“Spend Bonus”).
7. Each Eligible Cardmember is entitled to receive a maximum of one Sign-Up Bonus and one Spend Bonus throughout the Promotion Period.
8. The S\$50 Sign-Up Bonus will be credited to the Eligible Cardmember’s OCBC Titanium Rewards Card account based on the following schedule:
 - a. Cards approved in the month of January 2020 – **by 29 February 2020**
 - b. Cards approved in the month of February 2020 – **by 31 March 2020**
 - c. Card approved in the month of March 2020 – **by 30 April 2020**
 - d. Card approved in the month of April 2020 – **by 31 May 2020**

9. The S\$50 Spend Bonus will be credited to the Eligible Cardmember's OCBC Titanium Rewards Card account by the end of the next calendar month, following the posting date of Qualifying Spend.
10. The Promotion shall not apply in conjunction with any other privileges or promotions unless otherwise stated.

General

11. OCBC 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 Eligible Cardmember and the dates of the Promotion. OCBC's decision on all matters relating to the Promotion shall be final and binding on all participants. No correspondence or appeal shall be entertained by OCBC.
12. OCBC shall not be responsible for the quality, merchantability or fitness for purpose of aspect of the offers or any product or service. Notwithstanding anything herein, OCBC shall not at any time be responsible or held liable for any defect or malfunction in any offer, product or service and/or for any loss, injury, damage or harm suffered or incurred by or in connection with the use of any offer, product or service by any person.
13. In the event of any inconsistency between these terms and conditions and any brochure, marketing or promotional material, these terms and conditions will prevail.
14. These terms and conditions shall be governed by the laws of Singapore and the participants shall 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 rights under the Contracts (Rights of Third Parties) Act (Cap 53B) to enforce any of these terms and conditions.