

## **Terms and Conditions Governing the OCBC 365 Credit Card Malaysia Ringgit Promotion (“Promotion”)**

### **Promotion Period**

1. The promotion period shall run from 1 May to 29 June 2025 (both 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:
  - a. you hold an OCBC 365 Credit Card (“Eligible Card”); or
  - b. you are a new OCBC Cardmember (as defined below) who has applied for an OCBC 365 Credit Card, via <https://www.ocbc.com/personal-banking/campaign/newcardpromo> during the relevant Promotion Period and whose Card application has been approved during the Promotion Period;
  - c. You have received an SMS, Push Notification or Email from OCBC Bank inviting you to participate in the Promotion (please note that the invitation to participate in the Promotion is not transferrable); and
  - d. your Card account is active and in good standing with OCBC Bank from the start of the
  - e. Promotion Period until the point of fulfilment; and
  - f. You have spent on eligible Dining, Retail and/or Petrol Transactions (as defined below) on Saturday and/or Sunday in a calendar week during the promotion period.
  - g. you have met the minimum Qualifying Spend on your Eligible Card in the same calendar month in accordance with the terms and conditions of the Promotion. (“Minimum Qualifying Spend”)

### **Definitions**

3. A “new OCBC Cardmember” refers to any person who (i) currently does not hold an existing OCBC credit card, and (ii) has not held an OCBC credit card within the last twelve (12) months prior to the commencement of the Promotion. Applicants who had cancelled existing OCBC credit card facilities within the last twelve (12) months prior to the commencement of the Promotion and re-applied for such facilities under the Promotion are not eligible to participate in the Promotion. For the avoidance of doubt, existing supplementary OCBC credit card cardholders who do not hold any OCBC credit card as a principal cardholder are eligible to participate in the Promotion.
4. “Qualifying Spend”:
  - a. Refers to any retail transactions in Malaysia Ringgit currency (MYR) made on the Eligible Card;
  - b. 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 any merchant that might affect the Promotion.
  - c. Does not include payments or transactions relating to annual card fees, insurance premiums, Cash-On-Instalment IPP, extended payment plan, income tax payment, bill payments made via Internet Banking, bill payments made via AXS, interest, late payment charges, goods and services taxes, cash advances, balance transfers, bus/MRT transactions, Transit top-up and other bank fees and charges.
  - d. Does not include payments or transactions performed at merchants that fall into the exclusion categories/excluded organisations as set out by OCBC Bank in Table 1 below (or any other categories as determined by OCBC Bank in its absolute discretion from time to time)

**Table 1**

<b>MCC</b>	<b>Excluded Categories</b>
4784	Tolls and Bridge Fees
4829	Wire Transfer Money Orders (WTMOs)
5047	Medical, Dental, Ophthalmic and Hospital Equipment and Supplies
5199	Nondurable Goods (Not Elsewhere Classified)
5262	Marketplaces (only for Shopee Pay)
5993	Cigars, Stores and Stands
6010, 6012	Member Financial Institution—Manual Cash Disbursements/ Merchandise And Services
6051	Quasi Cash—Merchant (Non-Financial Institutions – Foreign Currency, Non-Fiat Currency, Cryptocurrency)
6211	Securities—Brokers and Dealers
6300, 5960	Insurance Sales, Underwriting and Premiums/ Direct Marketing Insurance Services
6513	Real Estate Agents and Managers
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, 8220, 8241, 8244, 8249, 8299	Schools, Elementary and Secondary / Colleges, Universities, Professional Schools and Junior Colleges / Schools, Correspondence / Schools, Business and Secretarial / Schools, Trade and Vocational / Schools And Educational Services—Not Elsewhere Classified
8398,8661	Charitable/Religious Organizations
8651	Political Organizations
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

- e. for the avoidance of doubt, MCCs are not assigned by OCBC Bank. A merchant's registered MCC may not always correspond with its nature of business, and OCBC Bank shall not be liable in any way whatsoever to any Cardmember relating to the categorisation of a merchant's MCC; and
- f. Refunded or cancelled transactions will be deducted from the relevant billed amount taken into consideration for the computation of Qualifying Spend.

5. “Dining Transaction”

- a) Refers to any Dining transaction classified under MCC 5811 (Caterers), MCC 5812 (Restaurants and eating places) and transactions made on GrabFood, Deliveroo and Foodpanda classified under MCC 5814 (Fast Food Restaurants)

6. “Retail Transaction”

- a) Refers to any Retail transaction classified under the following MCC.

MCC	Description
5309	Duty Free Stores
5311	Department Stores
5611	Men’s and Boys’ Clothing and Accessories Store
5621	Women’s Ready to Wear Stores
5631	Women’s Accessory and Specialty Stores
5641	Children’s and Infants’ Wear Stores
5651	Family clothing stores
5655	Sports Apparel, and Riding Apparel Stores
5661	Shoe stores
5691	Men’s and Women’s Clothing Stores
5699	Accessory and Apparel Stores–Miscellaneous
5941	Sporting Goods Stores
5948	Leather Goods and Luggage Stores

**Promotion Mechanics**

7. Eligible Cardmember can enjoy 5% cashback (“Tier A”) or 10% cashback (“Tier B”) on Dining, Shopping and Petrol transactions every Saturday and Sunday in accordance with the terms of the Promotion.
8. Tier A, eligible cardmembers spends between S\$0 to S\$799.99 shall receive 5% cashback, it comprises of the base cashback of 0.25% and an additional 4.75% cashback, capped at S\$10 per week on Dining, Shopping and Petrol during the Promotion Period.

Tier A Illustration as per below:

Cashback Pillars	Usual cashback (Under the OCBC 365 Credit Card Cashback Programme)	Additional cashback on weekends during this Promotion Period	Total Cashback	Additional cashback capped
Dining	0.25%	4.75%	5%	S\$10 per week
Petrol				
Shopping				

9. Tier B, eligible cardmembers spends a minimum of S\$800 shall receive 10% cashback, it comprises of the usual 5% (Dining), 6% (Petrol), 0.25% (Shopping) and an additional of 5% (Dining), 4% (Petrol), 9.75% (Shopping) cashback, capped at S\$15 per week during the Promotion Period.

Tier B Illustration as per below:

<b>Cashback Pillars</b>	<b>Usual cashback</b> (Under the OCBC 365 Credit Card Cashback Programme)	<b>Additional cashback on weekends during this Promotion Period</b>	<b>Total Cashback</b>	<b>Additional cashback capped</b>
<b>Dining</b>	5%	5%	10%	S\$15 per week
<b>Petrol</b>	6%	4%		
<b>Shopping</b>	0.25%	9.75%		

10. For principal cardmembers with supplementary Cards, Qualifying Spend charged to the supplementary Card will be aggregated under the Qualifying Spend for the principal Card.
11. OCBC Bank reserves the right in its sole and absolute discretion to determine whether a transaction qualifies as a Qualifying Spend under the Promotion. If OCBC Bank in its sole and absolute discretion decides that any transaction is not to be considered a valid transaction, the Gift will not be awarded.

### Cashback

12. Subject to the fulfilment of all the conditions specified in these terms and conditions to the absolute satisfaction of OCBC Bank, the Cashback will be credited into the Eligible Customer's Card account.
13. The Cashback will be credited into the Eligible Customer's Card account based on the following schedule:
  - a) Eligible Cardmembers in March 2025 – by April 2025
  - b) Eligible Cardmembers in April 2025 – by May 2025
  - c) Eligible Cardmembers in May 2025 – by June 2025
  - d) Eligible Cardmembers in June 2025 – by July 2025
14. Each Eligible Customer is only entitled to receive a maximum of S\$10 per calendar week for Tier A and S\$15 per calendar week for Tier B.
15. Cashback will be calculated based on the conversion rate from Malaysia Ringgit (MYR) to Singapore Dollar (SGD), and may vary depending on the prevailing exchange rates.
16. 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.
17. Applicants who had cancelled existing OCBC credit card facilities within the last twelve (12) months prior to the commencement of the Promotion and re-applied for such facilities under the Promotion are not eligible to participate in the Promotion.
18. The Promotion shall not apply in conjunction with any other privileges or promotions.
19. An Eligible Cardmember's spend on any refunded transactions will not be taken into account in the computation of Qualifying Spend for the purpose of determining such Eligible Cardmember's entitlement to the Gift.
20. OCBC Bank reserves the right and at any time at its absolute discretion and without giving any reason or notice to withdraw, cancel and/or invalidate any Reward awarded to any customer

without liability. A customer will not be entitled to any payment or compensation whatsoever in respect of such withdrawal, cancellation or invalidation.

#### **General**

21. The eligibility of any Eligible Cardmember to participate in this Promotion and/or receive any Gift shall be determined at the absolute discretion of OCBC Bank.
22. 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 customer and the dates of the Promotion.
23. OCBC Bank shall not be responsible for the quality, merchantability or fitness for any purpose or any other aspect of the Promotion, or any product and/or service relating to the Promotion. Notwithstanding anything herein, OCBC Bank shall not at any time be responsible or held liable for any defect or malfunction in any product or the deficiency in any service provided, and/or any loss, injury, damage or harm suffered or incurred by or in connection with the Promotion, and/or the use of any product and/or service relating to the Promotion, by any person.
24. 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.
25. 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.
26. 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).
27. 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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