

Terms & Conditions Governing the OCBC 365 Credit Card Recurring Billings Promotion (the “Promotion”)

Promotion Period

- The promotion period shall run from 6 May 2024 to 31 August 2024 (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

- You will qualify for the Promotion (“Eligible Cardmember”) if:
 - you hold an OCBC 365 Credit Card (“Card”);
 - you have received an electronic direct mail (eDM) or a Push Notification through the OCBC Digital app or an SMS from OCBC Bank inviting you to participate in the Promotion (please note that the invitation to participate in the Promotion is not transferrable);
 - you have at least 1 new utilities, telecommunications and/or TV/music streaming bill payment from any eligible billing organisation (“Eligible Recurring Bill Payment”) on your Card during the Promotion Period; and
 - you have made at least 1 Eligible Recurring Bill Payment on at least 3 consecutive months on your Card during the Promotion Period until the point of fulfilment (“Minimum Qualifying Spend”). The first instance of the Eligible Recurring Bill Payment must be charged during the Promotion Period to qualify;
 - your Card account is active and in good standing with OCBC Bank from the start of the Promotion Period until the point of fulfilment.

Definitions

- “Eligible Recurring Bill Payment” refers to recurring bill payments made to the following billing organisations listed in the table below.

Category	Eligible Billing Organisations
Utilities	<ul style="list-style-type: none"> • Singapore Power • Sembcorp • Keppel Electric • Tuas Power • Sunseap • Union Power • Diamond Electric • ES Power • Senoko Energy • Geneco • PacificLight
Telecommunications	<ul style="list-style-type: none"> • Starhub • Singtel • M1 • Circles.Life • MyRepublic • GoMo • giga • ViewQwest • SIMBA • Whiz Communications
TV Streaming	<ul style="list-style-type: none"> • Netflix • Disney+ • Youtube Premium • HBO Go • IQIYI
Music Streaming	<ul style="list-style-type: none"> • Spotify • APPLE.COM/BILL CORK IE_U

	<ul style="list-style-type: none"> • APPLE.COM/BILL ITUNES.COM_U • ITUNES.COM
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- Any recurring bill payment with identical merchant name cancelled during the Promotion Period but is subsequently charged onto the Card again during the Promotion Period will not be considered as a new Recurring Bill Payment.
- “Minimum Qualifying Spend”:
 - refers to at least 1 Eligible Recurring Bill Payment charged on the Card for at least 3 consecutive months during the Promotion Period until the point of fulfilment. The first instance of the Eligible Recurring Bill Payment must be charged during the Promotion Period to qualify.
 - will be determined by its posting 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.

Promotion Mechanics

- Eligible Customers who meet the conditions specified herein will receive 3% cashback (“Cashback”) for every Eligible Recurring Bill Payment made on a unique billing organisation, capped at S\$100 Cashback per Card subject to these terms and conditions.

Illustration as follows:

Customer	Recurring Bill Payment	Months	Cashback Awarded
Customer A	<ul style="list-style-type: none"> • 1 M1 Bill - S\$50/month • 1 Netflix Bill - S\$10/month 	May 24, Jun 24, Jul 24	S\$5.40 (S\$50 x 3 months for M1 + S\$10 x 3 months for Netflix) x 3%
Customer B	<ul style="list-style-type: none"> • 2 SingTel Bill - S\$50/month 	May 24, Jun 24, Jul 24	S\$4.50 (S\$50 x 3 months) x 3% <i>Only 1 will be eligible if from the same billing organization</i>
Customer C	<ul style="list-style-type: none"> • 1 Starhub Bill - S\$50/month • 1 Netflix Bill - S\$10/month 	May 24, Jun 24, Jul 24 May 24, Jun 24, Aug 24	S\$4.50 (S\$50 x 3 months for Starhub) x 3% <i>Only Starhub Bill meet the 3 consecutive months</i>
Customer D	<ul style="list-style-type: none"> • SingTel Bill - S\$500/month • Utility Bill - \$700/month 	May 24, Jun 24, Jul 24	S\$100 (S\$500 x 3 months for SingTel + S\$700 x 3 months for Utility) x 3% > \$100 cashback cap <i>Capped at S\$100 cashback</i>

- For the avoidance of doubt, in the event that any person entitled to the Cashback is subsequently found to be ineligible for the Promotion, OCBC Bank shall not be obligated or liable to provide the Cashback to another Eligible Customer.
- The Minimum Qualifying Spend on the supplementary cards will be aggregated to the principal cardmember.
- 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 Cashback will not be awarded.

Cashback

- 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.
- The Cashback will be credited into the Eligible Customer's Card account by 30 November 2024.
- Each Eligible Customer is only entitled to receive a maximum of S\$100 Cashback under the Promotion.
- The Promotion shall not apply in conjunction with any other privileges or promotions unless otherwise stated.
- The total Cashback awarded under the Promotion is on top of the maximum S\$160 cashback you can enjoy under the Terms and Conditions governing OCBC 365 Credit Card Cashback Programme.
- Refunded transactions will be deducted from the relevant monthly billed amount for the computation and award of the Cashback.
- OCBC Bank reserves the right and at any time at its absolute discretion and without giving any reason or notice to withdraw, clawback, cancel and/or invalidate any cashback awarded to any customer without liability. A customer will not be entitled to any payment or compensation whatsoever in respect of such withdrawal, clawback, cancellation or invalidation.
- If any Eligible Customer is subsequently discovered to be ineligible to participate in the Promotion or to receive the Cashback, OCBC Bank reserves the right to (i) withdraw the Cashback at any time; or (ii) claw-back the Cashback or request the relevant customer to repay to or compensate OCBC Bank the value of the Cashback at any time, and OCBC Bank shall have the right to debit the value of the Cashback or such other amount as it deems fit from the account(s) of the customer. No person shall be entitled to any payment or compensation from OCBC Bank should any Cashback be withdrawn, if any Cashback is reclaimed by OCBC Bank, or if a customer is asked to repay to or compensate OCBC Bank the value of the Cashback for whatsoever reasons.

General

- The eligibility of any Eligible Customer to participate in this Promotion and/or receive any Cashback shall be determined at the absolute discretion of OCBC Bank.
- 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.
- 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.
- 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.
- 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.
- By participating in the Promotion, Eligible Customer consents to: a. OCBC Bank collecting and using their personal data, including but not limited to their names, mobile numbers, and email addresses, ("Personal Data") for the purposes of verifying their identity, assessing their eligibility for the Promotion, contacting them, and facilitating and administering the Promotion mechanics (the "Purposes"); b. OCBC Bank disclosing their Personal Data to OCBC Bank's third-party vendors and agencies for the same Purposes; and c. the collection, use and disclosure of their Personal Data for other applicable purposes in accordance with OCBC's Data Protection Policy.
- 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.