

Terms & Conditions Governing the OCBC 90N Card Foreign Currency Spend Promotion (the “Promotion”)

Promotion Period

The promotion period shall run from 6 May 2024 to 30 September 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

1. You will qualify for the Promotion (“Eligible Cardmember”) if:
 - a. you are an existing OCBC 90°N Visa or Mastercard Cardmember;
 - b. you have received an SMS 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
 - c. you have registered for the Promotion via SMS during the Promotion Period according to the format below, and received an SMS from OCBC Bank confirming successful registration:

SMS: OCBCFX90 <space> Date of birth in **DDMMYYYY** to **72377**
Example: (OCBCFX90 01011988)
 - d. The SMS Registration period is from 6 May 2024 to 30 September 2024.
 - e. your Card account is active and in good standing with OCBC Bank from the start of the Promotion Period until the point of fulfilment; and
 - f. you met the minimum of spend of “Qualifying Spend” during the Promotion Period on your OCBC Credit Card in accordance with the terms and conditions of the Promotion

Definitions

2. “Qualifying Spend”:
 - a. refers to any overseas physical (face to face) retail transaction made in foreign currency (non-SGD).
 - b. 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;
 - c. does not include payments made to or transactions performed at merchants that fall into the exclusion categories/excluded organisations as set out by OCBC Bank for the following products:
 - OCBC 90°N Card
OCBC website > Personal Banking > Cards > OCBC 90°N Card > Terms and Conditions
 - d. 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
 - e. 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.

- f. The computation of Qualifying Spend will only begin after the Eligible Cardmember has enrolled in this Promotion. For avoidance of doubt, each Eligible Cardmember only needs to enrol once for this Promotion.
- g. Refunded or cancelled transactions will be deducted from the relevant billed amount taken into consideration for the computation of Qualifying Spend.

Promotion Mechanics

- 3. Subject to these terms and conditions, the first 500 Eligible Cardmember who meet the Qualifying Spend on their Eligible Card during the Promotion Period will earn 25 90°N Miles for every S\$5 of Eligible Spend. For avoidance of doubt, the 25 90°N Miles consists of 10.5 Base 90°N Miles + 14.5 Bonus 90°N Miles (the "Gift")
- 4. Bonus 90°N Miles are capped at the first S\$5,000 of Eligible Spend.
- 5. Only 1 Eligible Card can be registered by the Eligible Cardmember for the Promotion.
- 6. Spend between principal and supplementary cards will be aggregated for the purpose of meeting the minimum spend requirement.
- 7. Base 90°N Miles will be credited into the Eligible Cardmember's Eligible Card account once the transaction is posted. Bonus 90°N Miles will be credited into the Eligible Cardmember's Eligible Card account by within 3 months from the end of each Qualifying Period
- 8. 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.
- 9. 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.
- 10. 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.
- 11. The Promotion shall not apply in conjunction with any other privileges or promotions.
- 12. 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.
- 13. 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 Gift 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.
- 14. OCBC Bank reserves the right to claw-back and deduct from any of the Eligible Customer's accounts with OCBC Bank the equivalent value of the Gift if the Eligible Customer closes his/her Card account during, or within six (12) months from the end of, the Promotion Period. If any Eligible Customer is subsequently discovered to be ineligible to participate in the Promotion or to receive the Gift, OCBC

Bank reserves the right to (i) forfeit or withdraw the Gift at any time; or (ii) claw-back the Gift or request the relevant customer to repay to or compensate OCBC Bank the value of the Gift at any time, and OCBC Bank shall have the right to debit the value of the Gift 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 Gift be forfeited or withdrawn, if any Gift is reclaimed by OCBC Bank, or if a customer is asked to repay to or compensate OCBC Bank the value of the Gift for whatsoever reasons.

General

15. The eligibility of any Eligible Cardmember to participate in the Promotion or to receive the Gift shall be determined at the absolute discretion of OCBC Bank.
16. 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 cardholder and the dates of the Promotion.
17. 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.
18. 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.
19. 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.
20. By participating in this Promotion, the Eligible Customer 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).
21. 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.

Version Date: 6 May 2024

Frequently Asked Questions

1. How do I participate in this promotion?

The first 500 Eligible Cardmember who register and meet the Qualifying Spend during the Promotion Period will earn 25 90°N Miles for every S\$5 of Eligible Spend. For avoidance of doubt, the 25 90°N Miles consists of 10.5 Base 90°N Miles + 14.5 Bonus 90°N Miles.

Illustration:

Registration Date	Qualifying Spend period	Qualifying Spend	Total 90°N Miles earned
20 May 2024	20 May 2024 to 30 September 2024	S\$3,000	15,000 90°N Miles (Consists of 6,300 Base 90°N Miles + 8,700 Bonus 90°N Miles.)
1 June 2024	1 June 2024 to 30 September 2024	S\$5,000	25,000 90°N Miles (Consists of 10,500 Base 90°N Miles + 14,500 Bonus 90°N Miles)

Refer to our T&Cs for more details.

2. How do I register?

To register, SMS 72377 with: OCBCFX90<space> Date of birth in DDMMYYYY format. E.g. OCBCFX90s01011995.

3. How do I know if I have successfully registered for the promotion?

You will receive an auto reply upon successful submission.

4. I cannot remember if I have registered, how do I check?

You may re-register via SMS. If you have already enrolled, you will be prompted with a message informing you on your enrollment. Else, you will be enrolled into it automatically.

5. When will I receive the Miles gift?

Eligible Cardmember will receive the Gift by three (3) months after the Eligible Cardmember's Qualifying Spend Period.

6. Can fulfilment be expedited/ can you confirm if customer is qualified?

Fulfilment is done by batches it cannot be expedited. We are unable to confirm on individual cases before fulfilment report is out.

7. Are changing of gifts allowed?

No, we do not allow any change of gift or promotion.

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