

Terms & Conditions Governing the OCBC 90°N Card Sign-Up Promotion (the “Promotion”)

Promotion Period

- The promotion period shall run from 13 to 20 August 2023 (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:
 - have received the related push notification from OCBC
 - you are a new OCBC Cardmember (as defined below) who has applied for an Eligible Card, via the link stipulated in the push notification during the Promotion Period and whose Card application has been approved by 11:59 PM on 19 September 2023;
 - 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
 - you have met the minimum Qualifying Spend (as defined below) on your Eligible Card during the Qualifying Spend Period (as defined below) in accordance with the terms and conditions of the Promotion.

Definitions

- “Eligible Cards” means any of the following OCBC Credit Cards:
 - OCBC 90°N Mastercard
 - OCBC 90°N Visa Card
- 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 six (6) months prior to the commencement of the Promotion. Applicants who had cancelled existing OCBC Credit Card facilities within the last six (6) 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.
- “Qualifying Spend”:
 - refers to any retail transaction (including face to face or online purchases);
 - 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;
 - 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 Credit Card] <https://www.ocbc.com/iwov-resources/sg/ocbc/personal/pdf/cards/tncs-governing-ocbc-90n-card-programme-wef-17mar23.pdf>
 - 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.

Promotion Mechanics

- Eligible Cardmembers who meet the conditions specified herein will receive the following, subject to these terms and conditions:
 - An Eligible Cardmember is entitled to receive:

Gift	Qualifying Spend and Qualifying Spend Period
21,888 90°N Miles ("Reward Miles")	<p>Upon accumulation of S\$500 in Qualifying Spend within each 30-day period (in a 60-day period) of such Eligible Cardmember's application for an Eligible Card being approved.</p> <p>For example: <i>If your Eligible Card is approved on 31 August 2023, you will need to spend at least S\$500 between 1-30 September 2023, and another S\$500 between 1-30 October 2023.</i></p> <p><i>(Any excess spend within each of the 30 day period will not count towards the Qualifying Spend of the other 30 day period.)</i></p>
10,000 90°N Miles ("Bonus Miles")	Upon payment of an Annual Service Fee ("ASF") of S\$194.40 (including GST)

- The ASF will be charged, and Bonus Miles will be credited to the Eligible Cardmember's Eligible Card within 14 working days from card approval. Notwithstanding anything stated herein, OCBC shall not be liable for any delay in the process for any reason whatsoever (including without limitation, delay due to incorrect information in the system or due to system constraints and errors). Urgent requests or cancellations will strictly not be entertained.
- Refund of the ASF shall not be entertained or allowed.
- Only 1 Eligible Card can be registered by the Eligible Cardmember for the Promotion. For avoidance of doubt, if more than 1 card has applied and approved at the same time, the Reward Miles will be credited to either 1 of the Cards at random (assuming both has met the Qualifying Spend).
- For principal cardmembers with supplementary Cards, Qualifying Spend charged to the supplementary Card will be aggregated under the Qualifying Spend for the principal Card.
- 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 Reward Miles will not be awarded.
- Subject to the fulfilment of all the conditions specified in these terms and conditions to the absolute satisfaction of OCBC Bank, the relevant Reward Miles will be credited.
- The 21,888 Reward Miles will be credited by 11:59 PM on 31 December 2023.
- The Promotion shall not apply in conjunction with any other privileges or promotions.
- 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 Reward Miles.
- 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 Reward Miles 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.
- OCBC Bank reserves the right to claw-back and deduct from any of the Eligible Cardmember's accounts with OCBC Bank the equivalent value of Reward Miles if the Eligible Cardmember closes his/her Eligible Card account during, or within six (6) months from the end of, the Promotion Period. If any Eligible Cardmember is subsequently discovered to be ineligible to participate in the Promotion or to receive the Reward Miles, OCBC Bank reserves the right to (i) withdraw the Reward Miles at any time; or (ii) request the relevant customer to repay to or compensate OCBC Bank the value of the Reward Miles at any time, and OCBC Bank shall have the right to debit the value of the Reward Miles 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 Reward Miles be withdrawn, if any Reward Miles is reclaimed by OCBC Bank, or if a customer is asked to repay to or compensate OCBC Bank the value of Reward Miles for whatsoever reasons.

General

- The eligibility of any Eligible Cardmember to participate in this Promotion and/or receive any Reward Points/Miles 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.
- 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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