

**Terms and Conditions Governing the OCBC PayLite x Titanium Christmas Online Promotion (the "Promotion")**

1. This Promotion is valid from 14 November 2022 to 26 December 2022 or such other period as may be determined by Oversea-Chinese Banking Corporation Limited ("OCBC") in its absolute discretion (the "Promotion Period").
2. You are eligible to take part in this Promotion ("Eligible Cardmembers") if:
  - a. You are a principal cardmember of an OCBC Titanium Credit Card; and
  - b. You have received an invitation to participate in the Promotion via SMS, EDM or Push Notification;
  - c. You submitted your PayLite application via the vanity link [go.ocbc.com/PXT3](https://go.ocbc.com/PXT3) using the offer code PXT3. Applications submitted through Contact Centre or OCBC branch will not qualify for the Promotion;
  - d. You have submitted your PayLite application no less than seven (7) business days before your statement due date; and
  - e. Your OCBC Titanium Credit Card account(s) and PayLite are in good standing with OCBC during this Promotion Period.
3. This Promotion is not valid with any other offers or promotions unless otherwise stated.
4. The eligibility of a customer to participate in the Promotion shall be determined at the absolute discretion of OCBC.
5. The invitation to participate in the Promotion is not transferrable.
6. Subject to these terms and conditions, an Eligible cardmember shall be entitled to a special rate on their approved PayLite, as set out in the table below.

| <b>PayLite Tenure</b> | <b>One-time processing fee</b> | <b>Effective Interest Rate</b> |
|-----------------------|--------------------------------|--------------------------------|
| 3 Months              | 0%                             | 0.00% p.a.                     |

7. PayLite is only applicable for retail transactions. This excludes Cash Advance, Balance Transfer, Bank Fees and Charges, 0% IPP transactions, and Cash-on-Instalments transactions, and such other promotions and transactions as we may determine. For the avoidance of doubt, OCBC has the absolute discretion to determine what constitutes a "retail transaction".
8. Terms and conditions for PayLite apply, please visit <https://www.ocbc.com/personal-banking/terms-and-conditions/terms-and-conditions-governing-paylite-instalment-payment-plan> for full terms and conditions.
9. If any instalment debited to an Eligible Cardmember's Credit Card account(s) is not paid in full when due, the Eligible Cardmember must pay OCBC the finance charges, interest and fees on the outstanding amounts at the relevant prevailing rates.
10. In the event that the Eligible Cardmember voluntarily terminates his/her card account, changes the tenure of his/her PayLite, terminates his/her PayLite or make early repayment of amounts owing under his/her PayLite, a non-refundable administrative fee of S\$150 (or such other amount as OCBC may determine in its discretion from time to time) will be levied on that relevant Eligible Cardmember.
11. Each Eligible Cardmember acknowledges and agrees that any payments placed on the PayLite:
  - a) Will not earn any reward points or miles (e.g. OCBC\$, Travel\$, Robs\$, LinkPoints, and Voyage miles).
12. Refunded transactions will be deducted from the relevant monthly billed amount for the computation and award of the Reward.

13. Further, if any Eligible Cardmember is subsequently discovered to be ineligible to participate in the Promotion (which eligibility shall be determined at the discretion of OCBC Bank), OCBC reserves the right to reject the PayLite application.
14. The eligibility of any Eligible Cardmember to participate in this Promotion shall be determined at the absolute discretion of OCBC.
15. 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 cardholder and the dates of the Promotion.
16. OCBC's decision on all matters relating to the Promotion will be final and binding on all participants. No correspondence or appeal shall be entertained by OCBC. If there is any difference or inconsistency between these terms and conditions and any brochure, marketing or promotional material relating to the Promotion, these terms and conditions will prevail and apply.
17. OCBC will not be responsible or held liable for any loss to or expense to you or any person incur in connection with the Promotion, including any error in computation, any breakdown or malfunction in any computer system or equipment.
18. OCBC 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 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.
19. The laws of Singapore apply to these terms and conditions, and any disputes between the participants and OCBC will be dealt with in 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.

**Updated as of 11 November 2022**