

**Terms and Conditions Governing the OCBC PayLite Cashback Online Promotion 2020 (the "Promotion")**

1. This Promotion is valid from 01 November 2020 to 31 December 2020 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 Credit Card. For the purpose of this Promotion, OCBC Credit Cards refers to all credit cards issued by OCBC (except OCBC Cashflo MasterCard, OCBC GE Cashflo MasterCard, and Debt Consolidation cards);
  - b. You submitted your PayLite application via Internet Banking or an e-Form. Applications submitted through the Contact Centre, an OCBC branch, or by fax will not qualify for the Promotion;
  - c. You have submitted your PayLite application no less than seven (7) business days before your statement due date;
  - d. You have successfully converted a transaction of S\$500 or more on an OCBC Credit Card into PayLite instalments of 12 months tenor; and
  - e. Your OCBC Credit Card account(s) are in good standing with OCBC during this Promotion Period.
3. Eligible Cardmembers will be entitled to receive cashback (the "**Cashback**") for each transaction on their OCBC Credit Card of a minimum value of S\$500 that is successfully converted to 12 months PayLite tenor. This is regardless of the number of transactions which have been successfully converted into PayLite by the relevant Eligible Cardmember in accordance with the terms of this Promotion during the Promotion Period. For avoidance of doubt, only transactions that meet the minimum value S\$500 in a single transaction qualify for the Cashback, and multiple transactions cannot be aggregated or combined to qualify for the minimum S\$500 requirement.
4. The actual amount of the Cashback to be awarded for each transaction that is successfully converted into PayLite will depend on the transaction value, in accordance with the table below:

Tenor	Cashback (Transaction value of S\$500 - S\$1,499)	Cashback (Transaction value of S\$1,500 or more)
12 months	S\$10	S\$20

5. For Eligible Cardmembers who meet the conditions in Clause 2 above, OCBC will in its absolute discretion credit the Cashback into that Eligible Cardmember's OCBC Credit Card account(s) set up with PayLite, by the end of the following month after that Eligible Cardmember's PayLite application has been approved, i.e. If the PayLite application was submitted on 28 November 2020 and approved on 2 December 2020, the Cashback will be credited by 31 January 2021. For the avoidance of doubt, where a transaction on which the Cashback is earned is performed on a supplementary OCBC Credit Card, the Cashback will be credited to the OCBC Credit Card account of the principal cardmember.
6. This Promotion is not valid with any other offers or promotions unless otherwise stated.
7. The eligibility of a customer to participate in the Promotion shall be determined at the absolute discretion of OCBC.
8. The Cashback cannot be transferred or exchanged for cash or other benefits.
9. OCBC reserves the right at its absolute discretion to terminate this 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 this Promotion.
10. 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".

11. 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.
12. 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.
13. 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.
14. 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);
  - b) (Relevant for 365 and Frank credit cards only) will not be counted towards any minimum credit card spend requirements, whether on an aggregated or monthly instalment amount basis;
  - c) (Relevant for NTUC Plus! and Plus! Visa credit cards only) will only be counted once, on the basis of the entire amount charged, towards the minimum out-store credit card spend requirement in the relevant month in which such amount was incurred. Subsequent monthly instalment payments made under the PayLite will not count towards the minimum monthly out-store spend credit card spend requirements thereafter; and
  - d) (Relevant for 360 deposit account only) will only be counted once, on the basis of the entire amount charged, towards the minimum credit card spend requirement in the relevant month in which such amount was incurred. Subsequent monthly instalment payments made under the PayLite will not count towards the 360 deposit account minimum monthly spend thereafter.
15. OCBC reserves the right at any time without giving any reason or notice to deduct, withdraw or cancel any cashback, rewards or rebates awarded to a cardmember without liability. Such cardmember will not be entitled to any payment or compensation whatsoever in respect of such deduction, withdrawal or cancellation.
16. Further, if any Eligible Cardmember is subsequently discovered to be ineligible to participate in the Promotion or to receive the Cashback (which eligibility shall be determined at the discretion of OCBC Bank), OCBC 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 the value of the Cashback at any time, and OCBC 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 should any Cashback be withdrawn, if any Cashback is reclaimed by OCBC, or if a customer is asked to repay to or compensate OCBC the value of the Cashback for whatsoever reasons.

**Miscellaneous**

17. 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.
18. 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.
19. 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.
20. 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 (Cap 53B) to enforce any of these terms and conditions.