

Terms & Conditions Governing the BookXcess x Baristart Coffee Singapore x OCBC Wisma Atria Branch Credit Card Sign Up Rewards Promotion (Exclusive to OCBC Wisma Atria Branch only) (the “Promotion”)

Promotion Period

1. The Promotion shall be run jointly by Oversea-Chinese Banking Corporation Limited (“**OCBC Bank**”), BBW Books Singapore Pte Ltd (“**BookXcess**”), and Asia Food Consultants Pte Ltd (“**Baristart Coffee Singapore**”) and the promotion period shall run on 24 October 2026, or such other period(s) as may be determined by at its absolute discretion (the “**Promotion Period**”).

Eligibility

2. You will qualify for the Promotion (“**Eligible Customer**”) if you have applied for a new OCBC Credit Card (excluding supplementary cards) (“**Card**”) during the Promotion Period at the OCBC Wisma Atria Branch.

Promotion Mechanics

3. An Eligible Customer who meets the conditions specified herein (“**Qualifying Customers**”) will be entitled to receive the following Rewards (the “**Reward**”) while stock lasts:
 - i. A Disney’s Stitch-themed duffle bag issued by OCBC Bank,
 - ii. A S\$30 voucher issued by BookXcess, and Three (3) S\$10 vouchers issued by Baristart Coffee Singapore (the “**Voucher**”).
4. Actual Disney’s Stitch-themed duffle bag may vary slightly from the image and dimensions illustrated.
5. The Promotion is limited to the first 100 Qualifying Customers per month who meet the conditions set out in these terms and conditions during the Promotion Period. For the avoidance of doubt, in the event that any person entitled to the Reward is subsequently found to be ineligible for the Promotion, neither BookXcess, Baristart Coffee Singapore nor OCBC Bank shall be obligated or liable to provide the Reward to another Eligible Customer.
6. Each Qualifying Customers is only entitled to receive a maximum of one Reward under this Promotion. For the avoidance of doubt, if an Eligible Customer applies for two OCBC Credit Cards within the Promotion Period, the Eligible Customer will only receive a maximum of one Reward.
7. If any Eligible Customer is subsequently discovered to be ineligible to participate in the Promotion or to receive the Reward, OCBC Bank, BookXcess and/or Baristart Coffee Singapore reserves the right to (i) forfeit or withdraw the Reward at any time; or (ii) (where the Reward has been redeemed or used) claw-back the Reward or request the relevant customer to repay to or compensate OCBC Bank, BookXcess and Baristart Coffee Singapore the value of the Reward at any time. No person shall be entitled to any payment or compensation from OCBC Bank, BookXcess or Baristart Coffee Singapore should any Reward be forfeited or withdrawn, if any Reward is reclaimed by BookXcess or Baristart Coffee Singapore, or if a customer is asked to repay to or compensate OCBC Bank, BookXcess or Baristart Coffee Singapore the value of the Reward redeemed or used for whatsoever reasons.

Redemption of Voucher

8. Qualifying Customers must collect their Reward from OCBC Bank, BookXcess and Baristart Coffee Singapore on the same day as the new Card application, within the stipulated retail hours of OCBC Wisma Atria Branch from 11:00 to 21:00 and merchant operation hours, excluding branch closure days. No late collection will be entertained.
9. To collect the Reward, Qualifying Customers must produce the email from OCBC confirming the successful submission of their application for the OCBC Credit Card to OCBC Wisma Atria staff.

10. The Voucher is subject to BookXcess' and Baristart Coffee Singapore's terms and conditions (full details of which can be found at BookXcess' and Baristart Coffee Singapore's outlet at OCBC Wisma Atria Branch), including the following:
 - a. The BookXcess Voucher is valid for use for 7 days (inclusive of the day the application for the Card is made), subject to these terms and conditions.
 - b. The BookXcess Voucher is valid with a minimum nett spend of S\$50 in a single transaction at BookXcess located in OCBC Wisma Atria Branch ("**Minimum BookXcess Nett Spend**"). BookXcess reserves the right in its sole and absolute discretion to determine whether a transaction qualifies as a Minimum BookXcess Nett Spend. The Minimum BookXcess Nett Spend refers to the amount arrived at after all applicable sales or promotional discounts or deductions have been subtracted from the gross sales amount.
 - c. The Baristart Coffee Singapore Voucher is valid for use for 30 days (inclusive of the day the application for the Card is made), subject to these terms and conditions.
 - d. Each Baristart Coffee Singapore Voucher is valid with a minimum nett spend of S\$20 in a single transaction at Baristart Coffee Singapore located in OCBC Wisma Atria Branch ("**Minimum Baristart Coffee Singapore Nett Spend**"). Baristart Coffee Singapore reserves the right in its sole and absolute discretion to determine whether a transaction qualifies as a Minimum Baristart Coffee Singapore Nett Spend. The Minimum Baristart Coffee Singapore Nett Spend refers to the amount arrived at after all applicable sales or promotional discounts or deductions have been subtracted from the gross sales amount.
 - e. The Vouchers are strictly not refundable and cannot be replaced if lost, damaged or expired.
 - f. The Vouchers are strictly not exchangeable for cash in part or full and are each valid for a single transaction only.
11. BookXcess, Baristart Coffee Singapore and OCBC Bank reserve the right to substitute or replace the Reward with any item of similar value at its sole discretion without notice to any person.

General

12. The eligibility of any Eligible Customer to participate in this Promotion and/or receive any Reward shall be determined at the absolute discretion of OCBC Bank, BookXcess and Baristart Coffee Singapore.
13. OCBC Bank, BookXcess and Baristart Coffee Singapore reserve the right at their absolute discretion to collectively 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.
14. 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.
15. 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.
16. OCBC Bank, BookXcess and Baristart Coffee Singapore'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, BookXcess and Baristart Coffee Singapore. 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.

17. 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.
18. 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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