



TERMS AND CONDITIONS GOVERNING THE OCBC PREMIER WORLD ELITE™ DEBIT CARD SPEND & GET PROMOTION (THE “PROMOTION”)

Promotion

1. The promotion period will be from 1 December to 31 December 2019 (both dates included) or such other period as may be determined by Oversea-Chinese Banking Corporation Limited (“OCBC”) in its absolute discretion (the “Promotion Period”).

Eligibility

1. You are eligible to take part in the Promotion (“Eligible Cardmembers”) if:
 - a. You have received an SMS or e-Mail or have been identified by OCBC inviting you to take part in this Promotion; and
 - b. Your OCBC Premier World Elite™ Debit Card account is in good standing with OCBC during the Promotion Period.

Gift

1. You must satisfy the following conditions and minimum spend on the OCBC Premier World Elite™ Debit Card (“Card”) to qualify for the Gift (“Qualifying Cardmember”):

Minimum Spend required	Takashimaya Vouchers (the ‘Gift’) earned	Redemption cap
S\$1,200	S\$100	First 500 customers that meet the min spend of S\$1,200
S\$2,000	Additional S\$50	First 300 customers that meet the min spend of S\$2,000

2. In addition, if you are the top 5 spenders on the Card during the Promotion Period, you will be awarded additional S\$500 Takashimaya vouchers.
3. Qualifying Cardmembers are entitled to receive a maximum of one (1) Gift throughout the duration of the Promotion.
4. Qualifying Cardmembers who satisfy all the terms and conditions of the Promotion will be notified after the promotion has ended and will receive the Gift by 29 February 2020.
5. Purchases made via NETS, Tax Payment, AXS, ATM withdrawal, and other fees and charges are excluded from the calculation of the minimum spend for this Promotion.
6. Notwithstanding anything to the contrary, OCBC has the absolute discretion to determine whether any customer is eligible to participate in the Promotion.

Miscellaneous

1. OCBC's decision on all matters relating to the Promotion will be final and binding on all participants. If there is any difference between these terms and conditions and any brochure, marketing or promotional material relating to the Promotion, these terms and conditions will apply.
2. The Gifts available under this Promotion cannot be exchanged for cash, credit or other benefits. OCBC shall have the right to substitute the Gift with an item of similar value.

3. OCBC shall not be responsible for the quality of any Gift and will not be responsible or held liable for any damages to or fault in any voucher, or for any loss, injury or harm any person suffers in connection with using any Gift.

4. OCBC will not be responsible or held liable for any loss or expenses any person incurs in connection with the Promotion, including any error in computation, any breakdown or malfunction in any computer system or equipment.

5. OCBC reserves the right to end the Promotion or vary/amend the terms and conditions of the Promotion without prior notice. This includes changing the rules relating to the eligibility criteria for the Promotion and the dates of the Promotion.

6. 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 has no right under the Contracts (Rights of Third Parties) Act (Cap 53B) to enforce any of these terms and conditions.