

Terms and Conditions Governing the 3% Cash Credit OCBC-StarHub Promotion

The following terms and conditions shall apply to the 3% Cash Credit OCBC-StarHub Promotion (the “Promotion”).

1. Eligibility

1.1 The promotion period commences on 9 October 2017 and ends on 31 March 2018 or such date(s) as may be determined and notified by OCBC Bank in its sole discretion (“Promotion Period”).

1.2 “Eligible Customer” means any OCBC Bank customer who falls within any of the following categories below:

- 1.2.1 an OCBC Bank customer whose OCBC Credit/Debit Card already has an ongoing recurring payment arrangement to StarHub Ltd (“StarHub”);
- 1.2.2 an OCBC Bank customer who successfully applies for a recurring payment arrangement to StarHub on his/her OCBC Credit/Debit Card during the Promotion Period;
- 1.2.3 an OCBC Bank customer whose OCBC Deposit Account already has an ongoing GIRO payment arrangement to StarHub; or
- 1.2.4 an OCBC Bank customer who successfully applies for a GIRO payment arrangement to StarHub on his/her OCBC Deposit Account during the Promotion Period.

2. Promotion Mechanics

2.1 An Eligible Customer (a “Qualifying Customer”) who:

- 2.1.1 has at least one successful GIRO/recurring payment arrangement made from their OCBC Deposit Account/OCBC Credit Card/OCBC Debit Card (each, an “OCBC Product”) on or before 30 April 2018. If the Eligible Customer has purchased a StarHub product during the Promotion Period that entitles him/her to a temporary StarHub fee waiver (e.g. the HomeHub package), the first recurring payment deduction must be made from the applicable OCBC Product to StarHub no later than one month after the expiration of the temporary StarHub fee waiver. In connection with the foregoing, the NRIC/Identification Number used by the Eligible Customer to apply for the OCBC Product and open his/her StarHub account must be the same; and
- 2.1.2 during the Promotion Period, has given his/her consent via www.innovatingtogether.sg to OCBC Bank and StarHub (“OCBC-StarHub Consent”) to share his/her personal data with third parties,

shall be entitled to receive a 3% cash credit ("Credit") on their StarHub bill. The Credit is capped at S\$5 per month per Qualifying Customer.

2.2 The Credit will be credited into each Qualifying Customer's applicable OCBC Product every month for a continuous 12-month period ("Crediting Period") so long as:

2.2.1 there was a successful GIRO/recurring payment deduction to StarHub made from the Qualifying Customer's applicable OCBC Product in the preceding month; and

2.2.2 the Qualifying Customer did not withdraw his/her OCBC-StarHub Consent at any time during the Crediting Period.

No Credit shall be awarded by OCBC Bank if during the Crediting Period, a Qualifying Customer either (a) withdraws his/her OCBC-StarHub Consent from either OCBC Bank or StarHub, or (b) the GIRO/recurring payment arrangement (as applicable) to StarHub was terminated, or (c) any GIRO/recurring payment arrangement was unsuccessful for any reason.

2.3 The qualification of the customer to receive, and continue to receive, the Credit shall be determined at the absolute discretion of OCBC Bank. For example, if any GIRO/recurring payment arrangement to StarHub was unsuccessful in any of the months within the Crediting Period, OCBC Bank will discontinue the awarding of the Credit, even if the GIRO/recurring payment deduction was restored in subsequent months.

2.4 OCBC Bank reserves the right to disqualify any person from receiving the Credit and in event the Credit has already been awarded, to reclaim or withdraw the Credit from such person via various means, including but not limited to, debiting the value of the Credit from such person's OCBC Bank Account. OCBC Bank reserves the right to correct any errors in its award of any Credit to any person at any time without notice. No person shall be entitled to any payment or compensation from OCBC Bank should any person be disqualified from receiving any Credit or should the Credit be forfeited, reclaimed or withdrawn.

3. General

3.1 This Promotion is not valid with other offers or promotions unless otherwise stated.

3.2 OCBC Bank reserves the right to waive, vary or amend any of these Terms and Conditions without notice. The decision of OCBC Bank on all matters relating to this Promotion shall be final and binding.

3.3 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.

- 3.4 These Terms and Conditions shall be governed by laws of Singapore and the participants irrevocably submit to the non-exclusive jurisdiction of the courts of Singapore.
- 3.5 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.