



Terms and conditions governing OCBC Mastercard Cards x Singapore Airlines and SilkAir Promotion 2019 – 24 May to 30 June 2019

“You” refers to the customer.

“We/ us” refers to OCBC.

About the Promotion & Eligibility

1. The OCBC Mastercard Cards x Singapore Airlines and SilkAir Promotion (the “**Promotion**”) runs from 24 May 2019 Singapore Time (SGT) 00:01 till 30 June 2019 SGT 23:59 (both dates inclusive) or such other date(s) as may be determined by OCBC Bank in its sole and absolute discretion from time to time without prior notice in whatever mode of communication as OCBC Bank deems fit (“**Promotion Period**”).
2. To take part in the Promotion, you need to charge a relevant minimum spend (“**Qualifying Spend**”) (as set out in Clause 4) on any of the travel-related Mastercard card transactions (as set out in Clause 5) to your OCBC Mastercard Credit/Debit Cards during the Promotion Period (“**Qualifying Transactions**”).
3. You are eligible to take part in the Promotion (“**Eligible Cardmembers**”) if:
 - a) You are an existing OCBC Mastercard Credit or Debit Cardmember (Corporate Cards, Private Label Cards and non-Singapore issued Cards are not eligible); and
 - b) Your OCBC Mastercard Credit/Debit Card account(s) are in good standing with OCBC during the Promotion Period and the subsequent 6 months after the Promotion Period; and
 - c) You meet the Qualifying Spend amount (as set out in Clause 4) on Qualifying Transactions (as set out in Clause 5) within the Promotion Period, with settlement in OCBC’s records posted by 30 June 2019; and
 - d) You satisfy all the relevant requirements as set out in these terms and conditions.
4. You will be entitled to redeem a luggage (“**Gift**”) with a minimum spend of S\$800 on air ticket purchases at the participating partner’s platform as stated in Clause 5.
5. The following card transactions are deemed Qualifying Transactions :
 - Any air ticket purchase transactions made directly with Singapore Airlines via the Singapore Airlines website (www.singaporeair.com) or www.singaporeair.com/mastercard) or the SingaporeAir mobile app.

The full purchase amount charged to the OCBC Mastercard Credit/Debit Card with an original charge slip or Card statement will be treated as a Qualified Transaction.

6. These Card transactions **DO NOT** qualify as Qualifying Transactions:
- transactions carried out by phone
 - transactions carried out by mail order
 - NETS transactions
 - instalment payment plans that were made prior or after the Promotion Period
 - cash advances
 - balance transfers
 - any insurance plans
 - insurance premiums charged to your Card account
 - payment to travel agents or online travel agencies
 - payment of funds to prepaid accounts
 - bill payments and/or funds transfer made using OCBC Online or Mobile Banking
 - any amount charged that is not posted to your Card account(s) within the Promotion Period and/or subsequently cancelled, voided, refunded or reversed
 - any fees and charges (including but not limited to annual card fees, CCY conversion fees, interest fees, finance charges and/or late payment charges)

Redemption of Gift

7. To redeem the Gift, an Eligible Cardmember is required to **present his / her OCBC Mastercard Credit / Debit card statement** which clearly states the Qualifying Spend and Qualifying Transactions at the Redemption Centre (as defined in Clause 13) **by 31 July 2019**.
8. The Gift is a luggage of choice available at the Redemption Centre. There are three (3) sizes of luggage available (20, 24 and 28 inch in size). The Gift is limited to the first 300 customers and size is subject to availability.
9. An Eligible Cardmember who qualifies to participate in this Promotion can receive up to a maximum of one (1) Gift during the Promotion Period regardless of the number of Qualifying Transactions (where a Qualifying Spend is made) effected by him / her during the Promotion Period.

As an example,

- If an Eligible Cardmember spends S\$2,000 on Singapore Airlines tickets, he is entitled to only 1 Gift of his choice during the Promotion Period.
 - If an Eligible Cardmember makes 3 separate purchase transactions of Singapore Airlines tickets, where each transaction is between S\$800 to S\$1,000 and printed on 3 separate card statements, he will only be entitled to 1 Gift of his choice during the Promotion Period.
10. Qualifying Transactions performed on a Supplementary Mastercard Credit Card will be rolled up under and aggregated with the Principal Mastercard Credit Cardmember. Should a Supplementary Mastercard Credit Cardmember and the Principal Mastercard Credit Cardmember qualify for the Gift, only the Principal Mastercard Credit Cardmember will be entitled to account for the Qualifying Transaction.
11. OCBC Bank's decision on the allocation of the Gift to the Eligible Cardmember will be final and conclusive.

12. You are not eligible to redeem a Gift if your OCBC Mastercard Card was or is suspended, cancelled or terminated by us for any reason before or during the redemption, even if your other OCBC Mastercard Credit or Debit cards may not have been suspended, cancelled or terminated.

13. The Gift is to be redeemed at the following venue (the "Redemption Centre"):

Address: 176 Orchard road, The Centrepont #01-57 (S)238843

Contact Number: 9028 2658

Operating Hours: Opens Daily 11am-8pm (including Sunday & Public holiday)

14. You must bring along all of the following items to redeem your Gift at the Redemption Centre:

- your original NRIC or Identification Document
- OCBC Mastercard Credit / Debit Card Statement as proof of transaction
- your OCBC Card(s) used for the transactions
- (For Gift collection on behalf of Principal Cardmember) an authorised letter duly signed by the Principal Cardmember.

15. We will not reserve any luggage for any person or entertain any request to transfer them to another location or another person.

General

16. In the event of any ambiguity, OCBC retains the right to determine whether a transaction qualifies as a Qualifying Transaction.

17. In the event a Qualifying Transaction is cancelled or reversed which results in total spend falling below the Qualifying Spend amount during the Promotion Period, we reserve the right to debit the full value of the Gift from the relevant card account.

18. Gifts awarded are not transferable to any other card account of the Cardmember or to any other person, and are not exchangeable for cash, credit or other benefits. We have the right to replace the Gift with an item of similar value.

19. We are not responsible for any failure or delay in the transmission or posting of such transactions by any party including but not limited to acquiring banks, merchant establishments, or any telecommunication provider.

20. We shall not be responsible for the quality of any gift. We will not be responsible or held liable for any damage to or fault in any gift, or for any loss, injury or harm suffered by any person in connection with his / her usage of the gift.

21. We will not be responsible or liable for any loss or damage whatsoever arising directly or indirectly howsoever in connection with or as a result of the redemption process or the Promotion.

22. We have the right to end this Promotion or change any terms and conditions at any time without giving you notice. This includes changing the rules relating to who is eligible for the Promotion and the dates of the Promotion.

23. If there is any difference between these terms and conditions and any brochure, marketing or promotional material relating to this Promotion, these terms and conditions will prevail.

24. You allow us to reveal information about you or your account to any person (including the people involved in organising, promoting and carrying out the Promotion) for purposes of organising, promoting and carrying out the Promotion as we see fit.
25. Our decision on all matters relating to the Promotion will be final and binding on all participants, including without limitation, any decision on the eligibility of any person or cancellation or suspension of the Promotion. Subject to and without prejudice to the generality of the foregoing, OCBC Bank's record of the entries, allocated chances and/or the Promotion shall be final, binding and conclusive for all purposes and in any legal proceedings. No correspondence or appeal will be entertained.
26. The laws of Singapore apply to these terms and conditions, and any disputes between you and us 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 does not have the right under the Contracts (Right of Third Parties) Act (Cap 53B) to enforce any of these terms and conditions.