

Terms & Conditions Governing the 'OCBC Online National Day Exclusive SGD89 Cashback Promo for New Cardholders' Promotion (the "Promotion")

Promotion Period

1. The promotion period shall be from 1st August 2018 to 31st August 2018 (both dates inclusive), or such other period(s) as may be determined by Oversea-Chinese Banking Corporation Limited ("OCBC Bank") in its absolute discretion (the "Promotion Period").

Eligibility

2. This promotion is only applicable to new OCBC Credit Cardmembers who have applied for any one OCBC Credit Card through an application submitted via OCBC Bank online application pages, during the Promotion Period, and whose applications for any one or more OCBC Credit Cards have been **approved by OCBC Bank on or before 30th September 2018** (the "Eligible Customer"). For the avoidance of doubt, existing supplementary OCBC credit cardholders who do not hold any OCBC credit cards as a principal cardholder are eligible to participate in this Promotion
3. Subject to the terms and conditions of this Promotion being fulfilled, an amount of SGD89 will be credited into the approved Credit Card account of the Eligible Customers. Should an Eligible Customer apply for and have more than one card accounts approved, OCBC will determine which card account the Credit will be credited into.
4. Cashbacks will be credited accordingly based on the following schedule:
 - a. Cards approved in the month of August 2018 – by 30th September 2018
 - b. Cards approved in the month of September 2018 – by 31st October 2018
5. Eligible Customers who sign up for FRANK Credit Card must be below 30 years of age in year 2018 at the point of FRANK Credit Card approval, to qualify for the SGD89 cash credit. If the Eligible Customer is 30 years old or older, he/she will not qualify for the SGD89 cash credit.
6. Subject to the terms and conditions of this Promotion being fulfilled, each eligible customer is only entitled to receive a maximum of SGD89 cashback.
7. For the avoidance of doubt, card applications submitted through other promotion channels will not be eligible for this Promotion.
8. Applicants who had cancelled existing OCBC Credit Card facilities within the last 6 months prior to this promotion and re-applied for it under this Promotion are not eligible to participate in this Promotion.

General

9. OCBC Bank reserves the right at its absolute discretion to terminate this Promotion or vary, delete or add to any of these terms and conditions from time to time without notice including without limitation, the eligibility of any Credit Cardmember and the dates of this Promotion.
10. OCBC Bank's decision on all matters relating to this Promotion will be at its absolute discretion and will be final and binding on all participants. No correspondence shall be entertained. In the event of any inconsistency between these terms and conditions and any brochure, marketing or promotional material relating to this Promotion, these terms and conditions will prevail.
11. These terms and conditions shall be governed by the laws of Singapore and the participants in this Promotion irrevocably submit 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 (Cap 53B) to enforce any of these terms and conditions.

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