



Terms and conditions governing OCBC - Caltex Scratch & Win Promotion (1 July 2018 – 31 August 2018)

"You" refers to the customer.

"We/ us" refers to OCBC.

About the Promotion & Eligibility

1. The OCBC - Caltex Scratch & Win Promotion 2018 (the "**Promotion**") runs from 1 July 2018 Singapore Time (SGT) 00:00 till 31 August 2018 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 be an Eligible Cardmember (as defined in Clause 3 below) and charge a relevant Qualifying Spend as outlined in Clause 4 below in a single transaction to your OCBC Credit or Debit Card at any Caltex service stations in Singapore during the Promotion Period ("**Qualifying Transactions**").
3. "**Eligible Cardmembers**" refers to someone who meets all of the following criteria:
 - a. You are an existing holder of an OCBC Credit or Debit Card (Corporate Credit Cards, Business Credit Cards and Private Label Cards and non-Singapore issued Cards are not eligible); and
 - b. Your OCBC Credit/Debit Card account(s) are in good standing with OCBC during the Promotion Period and the subsequent 6 months after expiry of the Promotion Period.

Qualifying Spend

4. Eligible Cardmembers will receive a maximum of one (1) OCBC Caltex Scratch & Win Card ("**Scratch Card**") upon meeting the relevant Qualifying Spend as outlined in Table 1 below, and the conditions set out in Clause 2 above and these terms and conditions.

Table 1

Type of OCBC Card	Qualifying Spend on Fuel at Caltex	Total Scratch Card Received
OCBC 365 Card	S\$50	1
Plus! Credit/ Debit Card	S\$50	1
Other OCBC Credit / Debit Card	S\$60	1

5. Qualifying Transactions refers to Qualifying Spend in a single transaction on fuel at any Caltex service station in Singapore during the Promotion Period.
6. Scratch Cards are accorded to Eligible Cardmembers on while stocks last basis.

7. Eligible Cardmembers are entitled to a maximum of one (1) Scratch Card only per Qualifying Transaction.

Winning Scratch Cards and Prizes

8. Eligible Cardmembers should present the original Scratch Card at Caltex Service Stations to redeem for the gift or vouchers stated on the Scratch Card ("**Prizes**").
9. All Prizes are valid for redemption at any participating Caltex Service Stations before 15 September 2018, unless otherwise stipulated.
10. The Prizes are non-transferrable, non-assignable, non-exchangeable, and not saleable for cash, credits or other items other than the stipulated item on the Scratch Card.
11. Eligible Cardmembers who receive Prizes to offset their purchases are required to make the balance payment with their OCBC Cards.
12. Redemption for the respective Prizes are subject to merchant's terms and conditions. Please refer to merchant's website [here](#) for full details.

General

13. Prizes awarded under this Promotion 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 Prize with an item of similar value.
14. 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.
15. We shall not be responsible for the quality of the Prize. We will not be responsible or held liable for any damage to or fault in any Prize, or for any loss, injury or harm any person suffers in connection with using the Prize.
16. 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.
17. 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.
18. 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.
19. 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. No correspondence or appeal will be entertained.
20. 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.