



Terms and conditions governing OCBC Cards Travel 2018 Campaign (20 March – 20 April 2018) ("OCBC Travel Campaign 2018")

"You" refers to the customer.

"We/ us" refers to OCBC.

About the Promotion & Eligibility

1. The OCBC Travel 2018 campaign promotion (the "**Promotion**") runs from 20 March 2018 Singapore Time (SGT) 00:01 till 20 April 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 charge a relevant minimum spend ("**Qualifying Spend**") as outlined in Clauses 6, 8 and 9 on any of the travel-related transactions as set out in Clause 4 below to your OCBC 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 Credit or Debit Cardmember (Corporate Cards, Business 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 post Promotion Period; and
 - c) You meet the Qualifying Spend amount (as outlined in Clauses 6, 8 and 9) on Qualifying Transactions (as set out in Clause 4) within the Promotion Period and settlement in bank's records is posted by 25 April 2018; and
 - d) You have SMS-ed in to the Bank (in the form and substance and pursuant to such terms and conditions as may be prescribed by the Bank) to participate in the Promotion and have received a successful reply from the Bank on your participation; and
 - e) You satisfy all the relevant requirements as set out in these terms and conditions.
4. The following card transactions are deemed Qualifying Transactions:
 - Travel related transactions made in Singapore; such as online or/and retail such as Airlines, Hotels, Travel Agencies as defined by VISA and MasterCard, under Merchant Category Codes: 3000-3350, 3501-3999, 4411, 4511, 4722 and/or 7011.
 - Instalment purchase plans that falls under the travel related transactions as defined above and are made during the Promotion Period can qualify for the Promotion. The full purchase amount charged to the OCBC Credit/Debit Card with an original charge slip will be considered as a Qualified Transaction.

5. These Card transactions **DO NOT** qualify as Qualifying Transactions:
- transactions carried out by phone
 - transactions carried out by mail order
 - NETS transactions
 - recurring payment 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
 - car rental or transportation services which are not defined in above Merchant Category Codes
 - rail, train or any other commuter passenger transportation services which are not defined in above Merchant Category Codes
 - payment to financial institutions (including banks and securities/brokerage firms)
 - payment of funds to prepaid accounts
 - bill payments and/or funds transfer made using OCBC Online or Mobile Banking
 - Donations and charity made over the internet
 - 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)

OCBC In-House Travel Campaign Cash Rebate

6. Eligible Cardmembers will get to redeem a cash rebate (“**Gift**”) if they meet the minimum spend as outlined in Table 1 below, and also met the conditions set out in Clause 3 and these terms and conditions.
7. Gifts awarded in Spend Category A and Spend Category B as per Table 1 below is capped at 500 cardmembers each.

Table 1

Qualifying Spend Amount	Gift (capped at 500 cardmembers)
S\$3,000 (“ Spend Category A ”)	S\$50 Cash Rebate
S\$1,500 (“ Spend Category B ”)	S\$20 Cash Rebate

OCBC In-House Travel Campaign Lucky Draw

8. Eligible Cardmembers can also separately earn 1 chance to win a luggage (“**Prize**”) (“**Lucky Draw**”) for every S\$100 spent on Qualifying Transactions within the Promotion Period as shown in Table 2 below.

Table 2

Qualifying Spend Amount	Prize
S\$100 = 1 chance	20”/24”/28” Luggage <i>(Limited to 100 winners each size)</i>

Singapore Airlines and SilkAir Tier-up

9. For participants who have registered, they will get a S\$30 Changi WIFI e-cash voucher (“**Voucher**”) if they are the first 300 to spend a minimum of S\$600 on Singapore Airlines and/ or SilkAir by 15 April 2018.
10. 300 eligible participants will receive an SMS containing with the Changi WIFI e-cash voucher code on the 5 June 2018.

Participation

11. To participate in this Promotion, during the Promotion Period, Eligible Cardmembers must follow the steps below:

Step 1: Register via SMS to **76062** indicating the keyword “**OCBCTRAVEL**”
SMS Keyword<space>NRIC/Passport Number to **76062**:
Example: OCBCTRAVEL S1234567A

Step 2: Spend the minimum qualifying spend amount (as set out in Clause 6, 8 and 9) on your OCBC Card within the Promotion Period

Step 3: You will receive a SMS reply if you qualify for the Gift and/or Prize and/ or Voucher by 5 June 2018

12. You must send in the SMS in the format specified using a Singapore-registered mobile number. An SMS sent from an overseas mobile number will not qualify.
13. If you are sending in the SMS from overseas using your Singapore-registered mobile number, you agree that the associated roaming SMS fees will be borne by you.
14. OCBC will not be responsible for any failure or delay in the transmission of such SMS.
15. You will need to only send one (1) SMS to participate in this Promotion. Multiple entries will not be counted.
16. The last day you can SMS in to participate will be on 20 April 2018 at 2359 hours.

Qualification for Gift (Cash Rebate)

17. You will receive an SMS from OCBC by 5 June 2018 to inform you if you qualify for the Gift.
18. Gift will be credited to the card number ending with the last 4 digits we have indicated in the SMS on or before 20 June 2018, barring any unforeseen technical delays, and provided that the card account is active and in good standing (i.e. not suspended, cancelled or terminated).
19. Notwithstanding anything to the contrary, should you be holding a supplementary card account that is eligible for the cash rebate, the cash rebate amount will be credited into the principal cardmember’s credit card account instead.

Qualification for Lucky Draw Prize (20"/24"/28" Luggage)

20. For every S\$100 spent on Qualifying Transactions, you will earn 1 chance in the Lucky Draw for the Prize. There is no limit to the number of chances that can be allocated to an Eligible Cardmember.
21. Chances awarded are based on the amount charged (in Singapore Dollars), rounded down to the nearest hundred.

Example:

Merchants	Total Amount Spent	No. of Lucky Draw Chances
Singapore Airlines	S\$508.00	5
Airbnb	S\$399.00	3

22. OCBC Bank reserves the right to withdraw, cancel or invalidate the Lucky Draw chance(s) earned by the Eligible Cardmember without liability in any case of dispute, refunds; or suspension, cancellation, termination of the Card account within six (6) months from 20 April 2018.
23. OCBC Bank's decision on the number of chances an Eligible Customer can receive will be final and conclusive.
24. You are not eligible to participate in the Lucky Draw if your OCBC Card is suspended, cancelled or terminated by us for any reason before or during the Draw, even if other OCBC Credit or Debit cards you hold may not have been suspended, cancelled or terminated.
25. An Eligible Cardmember who qualifies to participate in this Promotion can only receive one (1) Prize.
26. Total of 300 Prizes will be given out to the Eligible Cardmembers. The Prize is given out in the following order :
 - a. First 100 winners - 20" luggage
 - b. Next 100 winners – 24" luggage
 - c. Final 100 winners - 28" luggage
27. You will receive an SMS from OCBC by 5 June 2018 to inform you if you win a Prize.
28. Winners will be picked at random by OCBC Bank (by manual or computerized means as OCBC Bank may determine) in the presence of its' auditors on 21 May 2018. OCBC Bank reserves the right to draw reserve winners to replace any winner who is or may be subsequently found to be ineligible or disqualified.

Where to redeem your luggage

29. You can make your luggage redemption from 5 June to 5 July 2018 at the below location:
181 Orchard Road
Orchard Central #06-15
Singapore 238896
Operating hours: 11am – 8pm (Monday – Sunday)
30. You must bring along all the items below:
 - your original NRIC or Identification Document
 - the successful SMS reply
 - your OCBC Card(s) used for the transactions

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

Qualification for Voucher (Singapore Airlines and SilkAir Tier-up)

32. First 300 Eligible Cardmembers will receive a S\$30 Changi WIFI e-cash voucher with a minimum spend of S\$600 on Singapore Airlines and/or SilkAir.
33. An Eligible Cardmember who qualifies to participate in this Promotion can only receive a one (1) time Voucher.
34. You will receive a separate SMS from OCBC by 5 June 2018 containing the S\$30 Changi WIFI e-cash voucher code via the mobile number registered with us.

General

35. An Eligible Cardmember may receive up to a maximum of one (1) Gift and/or one (1) Prize and/or Voucher for Qualifying Transactions made across all OCBC Cards.

As an example, if an Eligible Cardmember S\$12,000, he/she will be entitled to receive a one (1) time S\$50 cash rebate only. Should this said Eligible Cardmember be drawn and successfully win the Prize, he/she shall be eligible to receive a one (1) time Prize on top of the cash rebate gift.

Again, should this said Eligible Cardmember spend S\$1,000 (out of the S\$12,000) on Singapore Airlines and/or SilkAir, he/she shall be eligible to receive a one (1) time Voucher on top of the Gift and the Prize.

36. Qualifying Transactions performed on a Supplementary Credit Card will be rolled up under and aggregated with the Principal Credit Cardmember. Should a Supplementary Credit Cardmember and the Principal Credit Cardmember both SMS in to participate and qualify for the Voucher, only the Principal Credit Cardmember will be entitled to the Voucher.
37. In the event of any ambiguity, OCBC retains the right to determine whether a particular transaction qualifies as a Qualifying Transaction.
38. In the event a Qualifying Transaction is cancelled or reversed which resulted in total spend falling below the Qualifying Spend Amount during the Promotion Period (as set out in Clause 6 or 8), we reserve the right to debit the full value of the Gift (cash rebate) from the card account that it was credited into or the full value of the Prize (luggage) or Voucher (S\$30) from your card account.
39. Gifts and/or Prizes and/or Voucher 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 Gift/ Prize/ Voucher with an item of similar value.
40. 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.
41. We shall not be responsible for the quality of the Gifts/ Prizes/ Voucher. We will not be responsible or held liable for any damage to or fault in any Gift/ Prize/ Voucher, or for any loss, injury or harm any person suffers in connection with using the Gift/ Prize/ Voucher.

42. 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.
43. 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.
44. 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.
45. 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) as we see fit.
46. Our decision on all matters relating to the Promotion and the Lucky Draw 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 Lucky Draw. Subject to and without prejudice to the generality of the foregoing, OCBC Bank's record of the entries, allocated chances and/or the Lucky Draw shall be final, binding and conclusive for all purposes and in any legal proceedings. No correspondence or appeal will be entertained.
47. 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.