

Terms & Conditions Governing OCBC Titanium Rewards and Plus! Visa Credit Cards Bundle Online Promotion December 2017 – January 2018 (the “Promotion”)

Promotion Period

1. The promotion shall run from 7 December 2017 to 31 January 2018, both dates inclusive (the “Promotion Period”).

Eligibility

2. You are eligible to participate in the Promotion if you are not an existing principal OCBC credit cardholder. 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.

Cashback

3. How to earn cashback:

Cashback	Criteria
SGD50 Cashback	Apply for an OCBC Titanium Rewards Credit Card and OCBC Plus! Visa Credit Card in one single application via OCBC online application page (https://www.ocbc.com/personal-banking/cards/cpa/ntc/index.html) during the Promotion Period, and your applications for the OCBC Titanium Rewards Credit Card and the OCBC Plus! Visa Credit Card are approved by OCBC Bank on or before 28 February 2018.
SGD20 Cashback	Spend a minimum of SGD250 on your OCBC Plus! Visa Credit Card within the first month of cards’ approval date.

4. Subject to fulfilment of Clauses 2 and 3, an amount of SGD25 will be credited into the OCBC Titanium Rewards Credit Card and OCBC Plus! Visa Credit Cards of the eligible customers:

- (a) by 31st January 2018 for OCBC Titanium Rewards Credit Card and OCBC Plus! Visa Credit Card approved by 31st December 2017; and
- (b) by 28th February 2018 for OCBC Titanium Rewards Credit Card and OCBC Plus! Visa Credit Card approved by 31st January 2018

Subsequently, an amount of SGD20 will be credited to the OCBC Plus! Visa Credit Card when the eligible customer spends a minimum of SGD250 within the first month upon the OCBC Plus! Visa Credit Card approval.

5. Each eligible customer is only entitled to receive a maximum of SGD70 cashback upon fulfilment of Clause 3, regardless of the number of credit cards applied under this Promotion.
6. For the avoidance of doubt, card applications submitted through other promotion channels will not be eligible for this Promotion.
7. Applicants who had cancelled OCBC credit card facilities within the last 6 months prior to participating in this Promotion are not eligible to participate in this Promotion.

General

1. 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 eligible customer and the dates of this Promotion.
2. 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 shall prevail.
3. 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.