

Terms & Conditions Governing 'OCBC 365 Credit Card and OCBC Robinsons Group Visa Card Online Promotion July 2017 (The Promotion)'

Promotion Period

1. The promotion period is defined as from 1 July 2017 to 31 July 2017, both dates inclusive.

Eligibility

2. You are eligible to participate in the Promotion if you are not an existing OCBC Credit Card Principal holder. For the avoidance of doubt, existing OCBC Credit Card supplementary cardholders who do not hold any existing OCBC Credit Card as the main cardholder is eligible to participate in this Promotion.

Cashback and Gift Card

3. Each eligible customer will receive:

Cashback/Reward	Criteria
(a) S\$50 Cashback	Apply for a OCBC 365 Principal Card and OCBC Robinsons Group Visa Card in one single application via <u>OCBC online application page</u> , between 1 July 2017 and 31 July 2017; and The joint application is approved on or before 15 August 2017.
(b) S\$50 ZARA Gift Card	Upon approval of your OCBC Robinsons Card, charge at least S\$500 to your OCBC Robinsons Group Visa Card within the first 30 days of card approval.

4. Subject to fulfilment of Clause 3(a), an amount of SGD25 will be credited into each of the first two approved Credit Card accounts of the eligible customers **by 30 September 2017**.
5. Subject to fulfilment of Clause 3(b), S\$50 ZARA Gift Card will be made available to the eligible customers **by 30 September 2017 via registered mail**.
6. Each eligible customer is only entitled to receive **a maximum of S\$50 cashback** upon fulfilment of Clause 3(a) and **one S\$50 ZARA Gift Card** upon fulfilment of Clause 3(b), regardless of the number of credit cards applied under this Promotion.
7. For the avoidance of doubt, card applications submitted through other promotion channels i.e. not via the OCBC Online Application Page, will not be eligible for this Promotion.
8. Applicants who had cancelled any existing OCBC Principal Credit Card 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

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. Without prejudice to these terms and conditions, all participants in this Promotion expressly and irrevocably permit and authorise OCBC Bank to disclose, reveal and divulge information regarding their information and particulars to any person (including, without limitation, the parties involved in organising, promoting and conducting this Promotion) as OCBC Bank deems fit.
3. 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.
4. 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.