Terms & Conditions Governing OCBC Credit Card Bundle Online Promotion October – December 2017 (the "Promotion")

Promotion Period

1. The Promotion shall run from 10 October 2017 to 31 December 2017, 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 the SGD50 cashback:

Cashback	Criteria
SGD50 Cashback	Apply for a OCBC Titanium Rewards Credit Card and OCBC Cashflo 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 Cashflo Credit Card are approved by OCBC Bank on or before 31 January 2018.

- 4. Subject to fulfilment of Clauses 2 and 3, an amount of SGD25 will be credited into OCBC Titanium Rewards Credit Card and OCBC Cashflo Credit Card of the eligible customers:
 - (a) by 30th November 2017 for cards approved by 31st October 2017;
 - (b) by 31st December 2017 for cards approved by 30th November 2017; and
 - (c) by 31st January 2018 for cards approved by 31st December 2017.
- 5. Each eligible customer is only entitled to receive a maximum of SGD50 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.