

Terms and Conditions governing S\$10 cash rebate for Approved Card

The cash rebate is only applicable to eligible Plus! Visa / NTUC Plus! Visa Credit / Debit Card members, subject to the following terms and conditions:

- 1) The S\$10 cash rebate promotion applies only to successfully approved NTUC Plus! / Plus! Visa credit and debit card applications.
- 2) The Plus! Visa / NTUC Plus! Visa Credit / Debit Card application must be approved between 01 January 2018 to 30 June 2018 (or such other dates as may be determined by OCBC Bank from time to time) (the "Promotion Period").
- 3) To qualify for the S\$10 rebate:
 - a. the Plus! Visa/NTUC Plus! Visa Credit/Debit Card must have been approved within the Promotion Period;
 - b. at least S\$250 must have been spent on a relevant approved NTUC Plus! / Plus! Visa credit / debit card (calculated based on the total spend incurred by the principal and/or supplementary cardholders of that relevant card); and
 - c. Such spend must be made within the first 30 days of the approval of the relevant NTUC Plus! / Plus! Visa credit / debit card. This Promotion is limited to the first 5,000 qualified cardmembers only.

OCBC Bank has the absolute discretion to determine whether a cardmember is qualified to receive the rebate or to participate in this Promotion.

- 4) This promotion is not applicable for Principal Cardmembers whose card account had been credited with the cash rebate of S\$10 in the '**S\$10 cash rebate for Approved Card**' promotion held from 1 October 2015 to 31 December 2015, 1 January 2016 to 31 December 2016 and 1 January 2017 to 31 December 2017 and the '**S\$20 cash rebate for Approved Card**' promotion held from 1 March 2015 to 30 September 2015 ("Previous Promotion"). This restriction applies notwithstanding that the Principal Cardmember has terminated and re-applied for any of the cards after the Previous Promotion. For the avoidance of doubt, Supplementary Cardmembers who participated in the Previous Promotion and subsequently applies for a Principal Plus! Visa/NTUC Plus! Visa Credit/Debit Card will be eligible to participate in this promotion.
- 5) Transactions relating to cash advances, instalment payment plan, balance transfers, cash on instalment, bank charges, finances and late charges are not eligible in the computation of the spend required for this Promotion.
- 6) 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 at any time without notice including without limitation, the eligibility of any cardholder and the dates of this Promotion.
- 7) OCBC Bank's decisions on all matters relating to this Promotion shall be final and binding on all participants. No correspondence or appeal shall be entertained by OCBC Bank.

- 8) These terms and conditions shall be governed by the laws of Singapore and the participants shall irrevocably submit to the 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 rights under the Contracts (Rights of Third Parties) Act (Cap 53B) to enforce any of these terms and conditions.

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