

Terms and Conditions governing S\$50 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\$50 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 July 2018 to 31 December 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\$50 rebate (the "Eligible Cardmembers"):
 - a. the Plus! Visa/NTUC Plus! Visa Credit/Debit Card must have been approved within the Promotion Period;
 - b. at least S\$500 must have been spent on the 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) within the first 30 days of the approval date (the "Qualifying Spend Period"). This Promotion is limited to the first 5,000 Eligible 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) Applicants who had cancelled any OCBC/NTUC Plus! Visa 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.
- 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) The S\$50 cash rebate will be credited into Eligible Cardmember's NTUC/ OCBC Plus! Visa Credit / Debit Card account within 60 days after the Qualifying Spend Period.
- 7) 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.
- 8) 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.
- 9) 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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