Terms and Conditions Governing OCBC Open Electricity Market Promotion (the "Promotion")

Promotion Period

1. The Promotion shall run from 1 November 2018 to 31 December 2018, both dates inclusive ("Promotion Period").

Eligibility

- 2. You are eligible to take part in the Promotion ("Eligible Cardmembers") if:
 - (a) you are an existing OCBC Consumer Credit Cardmember and/or Debit Cardmember who signed up for an electricity price plan with participating Electrical Partners between 1 November 2018 and 31 December 2018. "Electrical Partners" mean either Sembcorp Power Pte Ltd or Senoko Energy Pte Ltd;
 - (b) your OCBC Credit and Debit Card account(s) are in good standing with OCBC during the Promotion Period; and
 - (c) you are among the first 3,000 new customers that sign up with each Electrical Partner during the Promotion Period and complete the set-up of recurring payment on an OCBC Credit or Debit Card by 30 January 2019, of which the first electricity bill must be paid by 15 March 2019.

For the avoidance of doubt, if your first electricity bill from an Electrical Partner is charged on recurring payment to an OCBC Credit or Debit Card and paid after 15 March 2019, you will not qualify for the Promotion.

Promotion and Rebate

- 3. Each Eligible Cardmember will receive a one-time S\$30 cashback upon making the 1st month of recurring electrical bill payment on any OCBC Consumer Credit/Debit Card. For the avoidance of doubt, the 1st recurring payment needs to be completed by 15 March 2019 to earn the cashback.
- 4. The S\$30 cashback will be credited to the Eligible Cardmember Credit/Debit Card Account by 30 April 2019.
- 5. Maximum amount of cashback is \$\$30 per principal Eligible Cardmember, regardless of total number of cards available. For avoidance of doubt, supplementary cardmember's spending will be rolled up into principal Eligible Cardmember's account and capped at \$\$30.
- 6. The following cards are not eligible for the Promotion: OCBC Private Label Cards, OCBC Corporate Cards, BOS Voyage Corporate Cards and all OCBC Business Debit Cards.

 Only recurring transactions from participating Electrical Partners ("Eligible Transactions") would qualify for the Promotion. For the avoidance of doubt, the following transactions <u>would not</u> <u>qualify</u> as Eligible Transactions:

Transactions made via NETS, Cash on Instalment, Instalment Payment Plan, Internet Banking, AXS, SAM, Mobile Applications, Online, Mail or Telephone Order to participating electricity retailers would not qualify for cashback. In the event of any ambiguity, OCBC retains the right to determine whether a transaction qualifies as an Eligible Transaction

8. In the event an Eligible Transaction is cancelled or reversed (either in whole or in part) for any reason within 12 months from first recurring payment, we reserve the right to debit the corresponding value of the cash rebate from the card account that it was credited into.

General

- 9. OCBC has the right to end or withdraw the Promotion without giving you notice.
- 10. If there is any difference between these terms and conditions and any brochure, marketing or promotional material relating to this Promotion, these terms and conditions will prevail
- 11. OCBC has the absolute discretion to amend, vary or change these terms and conditions without your consent or providing any notice to you.
- 12. These terms and conditions shall be governed by the laws 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.