

Terms and Conditions governing OCBC Cards, FairPrice, Unity and Apple Pay Campaign

1. This Promotion is valid for all OCBC Credit and Debit Cards (Corporate Cards, Business Cards and Private Label Cards do not qualify) (the "OCBC Cards") from 1st December 2017 to 31st December 2017. (both dates inclusive) (the "Promotion Period").
2. Holders of the OCBC Cards (the "OCBC Cardmembers") will receive a S\$5 cash rebate when they **spend a minimum of S\$50** ("Spend Amount") **at FairPrice stores and Unity Pharmacy and pay via Apple Pay** with their OCBC Card **in one receipt** (the "Promotion"). The Spend Amount must be incurred on one OCBC Card, and spend across OCBC Cards will not be aggregated for the purpose of this Promotion.
3. Limited to **1 redemption per OCBC Cardmember per day at FairPrice stores and Unity Pharmacy each**. If a Cardmember hits the Spend Amount at FairPrice stores and Unity Pharmacy on the same day, they are eligible for a total of S\$10 cash rebate.
4. Valid for the first 50,000 redemptions during the Promotion Period.
5. For the S\$5 cash rebate, if both the principal cardholder and supplementary cardholder qualify for the Promotion with transactions made on the same day, only one cash rebate of S\$5 will be given to the Principal Cardmember.
6. The S\$5 cash rebate(s) will be credited to the qualifying Principal Cardmember by 15th February 2018.
7. If an OCBC Cardmember spends on multiple OCBC Cards on a single day, rebate will be credited to the Principal card with the highest spending on the qualifying date of transaction.
8. If a Principal Cardmember's Card Account is terminated for any reason (whether by OCBC or the Principal Cardmember), both Principal and Supplementary Cardmembers will be disqualified from participating in the Promotion and any accumulated cash rebates shall be automatically forfeited; such cash rebates shall not be transferable to any other card account.
9. Promotion is not applicable for lottery products, gift vouchers and cigarettes at FairPrice stores.
10. OCBC Bank reserves the right at its absolute discretion to terminate the 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.

11. OCBC Bank shall not be responsible for the quality, merchantability or the fitness for any purpose or any other aspect of any product/service. Notwithstanding anything herein, OCBC Bank shall not at any time be responsible or held liable for any defect or malfunction in any product or inferior or deficient service, and/or for any loss, injury, damage or harm suffered or incurred by or in connection with the use of any product/service by any person.
12. OCBC Bank's decisions on all matters relating to the Promotion shall be final and binding on all participants. No correspondence or appeal shall be entertained by OCBC Bank.
13. These terms and conditions shall be governed by the laws of Singapore and each participant in the promotion irrevocably submits 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.

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