



Terms and Conditions for S\$120 Singapore Press Holdings Ltd (SPH) Gift Card – Explorer Annual Plans Christmas Campaign

1. Promotion period:

This Promotion will be held from 2 November 2018 to 31 December 2018, or for such other periods as may be determined by Oversea-Chinese Banking Corporation Limited (“OCBC Bank”) in its sole discretion (“Promotion Period”).

OCBC Bank has the right to end or withdraw this Promotion without giving notice to the participants.

2. Eligibility:

This Promotion is only limited to the first 1,500 OCBC Bank customers who have purchased Explorer Travel Insurance annual plans online or through the OCBC Mobile Banking App during the Promotion Period.

Participation in this Promotion is deemed acceptance of these terms and conditions of this Promotion.

3. Redemption:

Each SPH card has a face value of S\$120. A unique promo code will be sent to successful participants after they have completed their purchase of Explorer Travel Insurance annual plans online or through the OCBC Mobile Banking App.

Participants should ensure that the email address provided during their purchase of the Explorer Travel Insurance annual plans is valid in order to receive the unique promo code. OCBC Bank will not be responsible if the email address provided is invalid or inaccurate.

Each participant is limited to receiving one gift card. Subsequent purchases will not be eligible.

4. SPH Gift Card:

The SPH Gift Card is only applicable for digital magazines. Newspapers, books or other products sold by SPH cannot be purchased with this gift card. The SPH Gift Card can only be used to purchase a maximum of 3 digital magazine subscriptions.

The SPH Gift Card cannot be exchanged for cash or any other products.

In the case of any dispute over the utilisation of the SPH Gift Card, the decision of Singapore Press Holdings shall be final and binding.

Any extension of a subscription beyond this Promotion will be subject to agreement between Singapore Press Holdings and the customer.

5. General:

This Promotion is non-mutually exclusive with other on-going promotions which may take place at the same time as the Promotion Period.

By taking part in this Promotion, participants hereby allow OCBC Bank and its related corporations to contact them in the future through the personal details updated for the purposes of administering the Promotion.

OCBC Bank reserves the right to waive, vary or delete any of these terms and conditions without notice to the participants. The decision of OCBC Bank on all matters relating to this Promotion shall be final and binding on all participants.

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.

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.

These terms and conditions shall be governed by the laws of Singapore and each participant irrevocably submits to the non-exclusive jurisdiction of the courts of Singapore.