

**Terms & Conditions Governing OCBC Plus! And NTUC Plus! Visa Card****Bonus LinkPoints Rebate Programme for Hoshino Coffee, The Asian Kitchen, Courts, ZTP and Skechers**

1) All promotions stated herein are valid from 1 December 2016 – 31 January 2017, both dates inclusive (Promotion Period).

a) Hoshino Coffee and The Asian Kitchen Promotion (the “Hoshino/Asian Promotion”)

Subject to the terms and conditions stated in this Clause 1(a) and Clauses 2 to 7, Normal LinkPoints and Bonus LinkPoints are given to a customer who charges any of his/her spend at Hoshino Coffee and The Asian Kitchen with his/her OCBC Plus! Visa and/or NTUC Plus! Visa Credit/Debit Card within the Promotion Period. For the avoidance of doubt:

- Under the Hoshino/Asian Promotion, a customer can enjoy Normal and Bonus LinkPoints rebate equivalent to 4.33% on the first visit. These LinkPoints are provided in the form of 6.5 LinkPoints Issuance per S\$1 charged to cardmembers’ purchase at Hoshino Coffee and The Asian Kitchen: 5 Normal LinkPoints are provided by Hoshino Coffee and The Asian Kitchen at the point of purchase, while 1.5 Bonus LinkPoints are provided by OCBC within 60 days of the transaction date.
- Under the Hoshino/Asian Promotion, a customer can also enjoy Normal and Bonus LinkPoints rebate equivalent to 7.66% on his/her next visit to Hoshino Coffee and the Asian Kitchen within the Promotion Period. These LinkPoints are provided in the form of 11.5 LinkPoints Issuance per S\$1 charged to cardmembers’ purchase at Hoshino Coffee and The Asian Kitchen: 10 Normal LinkPoints are provided by Hoshino Coffee and The Asian Kitchen at the point of, while 1.5 Bonus LinkPoints are provided by OCBC within 60 days of the transaction date.
- Only Visa transactions are eligible. NETS, Cash and other modes of payment are ineligible.

b) ZTP Ginseng Birdnest Promotion (the “ZTP Promotion”)

Subject to the terms and conditions stated in this Clause 1(b) and Clauses 2 to 7, Normal and Bonus LinkPoints are given to a customer when he/she spends a minimum of S\$10 on a single transaction at ZTP Ginseng Birdnest (“ZTP”) with his/her OCBC Plus! Visa and NTUC Plus! Visa Credit/Debit Card within the Promotion Period. For the avoidance of doubt:

- Under the ZTP Promotion, a customer can enjoy Normal and Bonus LinkPoints rebate equivalent to 2.66%. These LinkPoints are provided in the form of 4 LinkPoints Issuance per S\$1 charged to cardmembers’ purchase at ZTP: 2 Normal LinkPoints are provided by ZTP at the point of purchase by ZTP while 2 Bonus LinkPoints are provided by OCBC within 60 days of the transaction date.
- The Bonus LinkPoints issued for purchases at ZTP, will be capped at up to S\$200 worth of Visa transaction(s) per month and computed at up to 700 LinkPoints per card account per month within the Promotion Period.

- LinkPoints issuance by ZTP is not applicable for promotional items, cordyceps, canned abalone and herbal tea.
- Only Visa transactions are eligible. NETS, Cash and other modes of payment are ineligible.

c) Skechers Promotion (the “Skechers Promotion”)

Subject to the terms and conditions stated in this Clause 1(c) and Clauses 2 to 7, Normal and Bonus LinkPoints for Skechers are given to a customer when he/she spends a minimum of S\$100 on a single transaction at Skechers with his/her OCBC Plus! Visa and NTUC Plus! Visa Credit/Debit Card within the Promotion Period. For the avoidance of doubt:

- Under the Skechers Promotion, a customer can enjoy Normal and Bonus LinkPoints rebate equivalent to 1.66%. These LinkPoints are provided in the form of 2.5 LinkPoints Issuance per S\$1 charged to cardmembers’ purchase at Skechers: 1 Normal LinkPoint is provided by Skechers at the point of purchase, while 1.5 Bonus LinkPoints are provided by OCBC within 60 days of the transaction date.
- The Bonus LinkPoints issued for purchases at Skechers, will be capped at up to S\$200 worth of Visa transaction(s) per month and computed at up to 500 LinkPoints per card account. The Bonus LinkPoints issued is limited to the first 500 eligible transactions within the Promotion Period on a first come first serve basis.
- Only Visa transactions are eligible. NETS, Cash and other modes of payment are ineligible.

d) Courts Promotion

Subject to the terms and conditions stated in this Clause 1(d) and Clauses 2 to 7, Normal and Bonus LinkPoints is given to a customer when he/she spends a minimum of S\$500 on a single transaction at Courts with his/her OCBC Plus! Visa and NTUC Plus! Visa Credit/Debit Card within the Promotion Period. For the avoidance of doubt:

- Under the Courts Promotion, a customer can enjoy Normal and Bonus LinkPoints rebate equivalent to 1.16%: 0.25 LinkPoint is provided by Courts at the point of purchase, while 1.5 LinkPoints are provided by OCBC within 60 days of the transaction date.
- The Bonus LinkPoints issued for purchases at Courts, will be capped at up to S\$2,000 worth of Visa transaction(s) per month and computed at up to 3,000 LinkPoints per card account. The Bonus LinkPoints issued is limited to the first 500 eligible transactions within the Promotion Period on a first come first serve basis.
- LinkPoints issuance is not applicable for Tradeshows, Export Sales, Corporate Sales, JYSK Products, Sales cancellation/refunds, Courts Gift Cards/Vouchers and Courts HomeClub Elite membership fee and Courts Flexi Plans service income.
- LinkPoints issuance from OCBC is also not applicable for Courts Flexi Plans monthly instalment.
- Only Visa transactions are eligible. NETS, Cash and other modes of payment are ineligible.

- 2) For a Cardmember who holds both OCBC Plus! Visa and NTUC Plus! Visa Credit/Debit Card, the spending is on per card account basis. For the avoidance of doubt, if a Cardmember holds both OCBC Plus! and NTUC Plus!, transactions incurred in both the cards cannot be

aggregated to meet the relevant minimum spend amount required under the relevant promotions above.

- 3) All Bonus LinkPoints mentioned above by OCBC includes the baseline 0.33 LinkPoints issued by OCBC for every \$1 of Visa transaction made by a cardmember. The Visa transactions mentioned here are those transacted outside FairPrice supermarkets, FairPrice Online, The WareHouse Club and Unity.
- 4) The decision OCBC on all matters relating to all the promotions stated herein is final, conclusive and binding on all participants and no correspondences will be entertained. In the event of any inconsistency between these terms and conditions and the contents of any brochure, marketing or promotional material relating to the relevant promotions, these terms and conditions shall prevail.
- 4) OCBC reserves the right to terminate or suspend all or any of the promotions stated herein and/or add to, delete, change or vary these terms and conditions at any time or from time to time without notice.
- 5) Each participant consents to OCBC disclosing, transferring and providing his/her information (including without limitation personal data) (the "Information") to any third party (including without limitation to parties which may be involved in administering the promotions stated herein). Without prejudice to the foregoing, each participant also consents to OCBC collecting, using and disclosing their Information for any purpose as OCBC deems appropriate (including without limitation for any purpose relating to the any of the promotions stated herein).
- 6) These terms and conditions shall be governed by the laws of Singapore and the participants irrevocably submit to the non-exclusive jurisdiction of the courts of Singapore.
- 7) A person who is not a party to the 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.