

Terms & Conditions Governing the Extra Cashback Campaign (the “Promotion”)

Promotion Period

1. The promotion period shall run from 26 June 2023 Singapore Time (SGT) 00:00 to 31 August 2023 SGT 23:59 (both dates inclusive), or such other periods(s) as may be determined by Oversea-Chinese Banking Corporation Limited (“OCBC Bank”) at its absolute discretion (the “Promotion Period”).

Eligibility

2. You will qualify for the Promotion (“Eligible Cardmember”) if:
 - a. you are an existing Principal OCBC Credit Cardmember with an Eligible Card (as defined below) (Supplementary Cardmembers will not be eligible for the Promotion);
 - b. you have received an electronic direct mail (eDM) or an SMS from OCBC Bank inviting you to participate in the Promotion (please note that the invitation to participate in the Promotion is not transferrable);
 - c. your OCBC Credit Card account is active and in good standing with OCBC Bank from the start of the Promotion Period until six (6) months after the end of the Promotion Period;
 - d. you have submitted a Credit Limit Review Form via go.ocbc.com/CLI and have a credit limit increase of at least S\$2,000 approved by 31 July 2023;
 - e. you have spent a minimum of S\$1,000 of Qualifying Spend from 1 to 31 August 2023 on your Eligible Card in accordance with the terms and conditions of the Promotion (“Minimum Qualifying Spend”).

Definitions

3. “Eligible Card” refers to the OCBC Credit Card with the last 6 digits that correspond with the last 6 digits listed in the Invitation that you have received for this Promotion.
4. “Qualifying Spend”:
 - a. refers to any retail transaction (including face-to-face or online purchases) made on any OCBC Credit Card;
 - b. does not include payments or transactions relating to all card fees and charges, annual card fees, interest, late payment charges, goods and services taxes, cash advances, balance transfers, Cash-on-Instalments, other bank fees and charges, income tax payment, bill payments made via Internet Banking and AXS, membership fees, NETS point-of-sale transactions, funds to pre-paid accounts and merchants who are categorized as “payment service providers” including (without limitation) EZ-Link, NETS FlashPay, Transit Link, GrabPay, Youtrip, Shopee Pay, Singtel Pay;
 - c. does not include transactions made with the following Merchant Category Codes (“MCC”):

MCC	Description
4784	Tolls and Bridge Fees
4829	Wire Transfer Money Orders (WTMOs)
4900	Utilities-Electric, Gas, Heating Oil, Sanitary, Water
5047	Medical, Dental, Ophthalmic and Hospital Equipment and Supplies
5199	Nondurable Goods (Not Elsewhere Classified)
5960	Direct Marketing Insurance Services
5993	Cigars, Stores and Stands
6010	Member Financial Institution–Manual Cash Disbursements
6012	Member Financial Institution–Merchandise and Services
6051	Quasi Cash–Merchant (Non-Financial Institutions – Foreign Currency, Non-Fiat Currency, Cryptocurrency)
6211	Securities–Brokers and Dealers
6300	Insurance Sales, Underwriting and Premiums
6513	Real Estate Agents and Managers–Rentals

6540	Non-Financial Institutions – Stored Value Card Purchase/Load
7349	Cleaning, Maintenance and Janitorial Services
7523	Automobile Parking Lots and Garages
7995	Gambling - Betting, including Lottery Tickets, Casino Gaming Chips, Off-Track Betting, and Wagers at Race Tracks
8062	Hospitals
8211	Schools, Elementary and Secondary
8220	Colleges, Universities, Professional Schools and Junior Colleges
8241	Schools, Correspondence
8244	Schools, Business and Secretarial
8249	Schools, Trade and Vocational
8299	Schools and Educational Services–Not Elsewhere Classified
8398	Organizations, Charitable and Social Service
8651	Organizations, Political
8661	Organizations, Religious
8675	Automobile Associations
8699	Organizations, Membership–Not Elsewhere Classified (Labor Union)
9211	Court Costs Including Alimony and Child Support
9222	Fines
9223	Bail and Bond Payments
9311	Tax Payments
9399	Government Services–Not Elsewhere Classified
9402	Postal Services–Government Only
9405	Intra-Government Purchases–Government Only

For the avoidance of doubt, MCCs are not assigned by OCBC Bank. A merchant's registered MCC may not always correspond with its nature of business, and OCBC Bank shall not be liable in any way whatsoever to any Cardmember relating to the categorisation of a merchant's MCC.

- d. will be determined by its transaction date based on Singapore Timing (UTC+08:00) and must be posted for the spend to be qualified. For avoidance of doubt, the date on which the transaction is submitted or posted may differ from the actual date the transaction was made and OCBC Bank bears no liability for any late submission or transaction posting of any purchase by any merchant that might affect the Promotion; and
5. For the avoidance of doubt, OCBC Bank has absolute discretion to determine whether a transaction is considered a "Qualifying Transaction".
6. Refunded or cancelled transactions will be deducted from the relevant billed amount taken into consideration for the computation of Qualifying Spend.

Promotion Mechanics

7. Eligible Customers who meet the conditions specified herein will receive 5% cashback on their Qualifying Spend ("Cashback"), capped at a maximum of S\$100 Cashback.
8. For principal cardmembers with supplementary Cards, the Cashback will be awarded for the aggregated spend on both the principal Card and supplementary Card.
9. OCBC Bank reserves the right in its sole and absolute discretion to determine whether a transaction qualifies as a Qualifying Spend under the Promotion. If OCBC Bank in its sole and absolute discretion decides that any transaction is not to be considered a valid transaction, the Cashback will not be awarded.

Cashback

10. Subject to the fulfilment of all the conditions specified in these terms and conditions to the absolute satisfaction of OCBC Bank, the Cashback will be credited into the Eligible Customer's Eligible Card.
11. The Cashback will be credited into the Eligible Customer's Eligible Card within 2 months from end of Promotion Period.
12. Each Eligible Customer is only entitled to receive a maximum of S\$100 Cashback under the Promotion.
13. The Promotion shall not apply in conjunction with any other privileges or promotions.
14. OCBC Bank reserves the right and at any time at its absolute discretion and without giving any reason or notice to withdraw, clawback, cancel and/or invalidate any cashback awarded to any customer without liability. A customer will not be entitled to any payment or compensation whatsoever in respect of such withdrawal, clawback, cancellation or invalidation.
15. OCBC Bank reserves the right to claw-back and deduct from any of the Eligible Customer's accounts with OCBC Bank the equivalent value of the Cashback if the Eligible Customer closes his/her OCBC Credit Card during, or within six (6) months from the end of, the Promotion Period. If any Eligible Customer is subsequently discovered to be ineligible to participate in the Promotion or to receive the Cashback, OCBC Bank reserves the right to (i) withdraw the Cashback at any time; or (ii) claw-back the Cashback or request the relevant customer to repay to or compensate OCBC Bank the value of the Cashback at any time, and OCBC Bank shall have the right to debit the value of the Cashback or such other amount as it deems fit from the account(s) of the customer. No person shall be entitled to any payment or compensation from OCBC Bank should any Cashback be withdrawn, if any Cashback is reclaimed by OCBC Bank, or if a customer is asked to repay to or compensate OCBC Bank the value of the Cashback for whatsoever reasons.

Terms and conditions governing Credit Limit Review

16. If you have an annual income of S\$30,000 – S\$119,999, or S\$120,000 and above, you may specify a maximum total credit limit with OCBC Bank of up to four times, or six times your monthly income respectively. The approved credit limit is a shared limit with all Unsecured Credit Facilities with OCBC. Unsecured Credit Facilities include, but are not limited to, OCBC Credit Cards, EasiCredit, ExtraCash Loan.
17. Your current monthly and annual income have to be higher than the monthly and annual income in our record to be eligible for consideration for the credit limit increase. If your income documents submitted reflect a lower income than what is currently in our record, we will reduce your credit limit in line with the applicable regulatory limit. For the avoidance of doubt, you shall have no claim against us for our decision to reduce your credit limit.
18. Your application is only valid for 30 days from the date indicated by you in the credit limit review form. If your application is received after the 30 days period, your application will be deemed to have lapsed and it will be rejected. If there is no date indicated, we will take the date that the bank receives the form as the effective date.
19. Kindly allow 2 weeks for processing. You will be notified of any revisions to your credit limit by mail.
20. The decision of OCBC on all matters relating to this credit limit review (including the approval of the credit limit increase) will be at its absolute discretion and will be final and binding on all participants.

21. OCBC shall be entitled to vary, delete or add any of these terms and conditions at any time without notice.
22. You agree that the information earlier provided by you in this credit limit review is true, correct, complete and up-to-date, and OCBC is authorised to update (where applicable) your bank records with the information earlier provided.
23. You agree that OCBC will conduct credit checks on you and to obtain and verify and disclose any information relating to you and any of your accounts with OCBC from or to any other party as OCBC may time to time deem fit at OCBC's own discretion and without any liability or notice to you. You understand that you will have to submit supporting income documents for this exercise.

General

24. The eligibility of any Eligible Customer to participate in this Promotion and/or receive any Cashback shall be determined at the absolute discretion of OCBC Bank.
25. 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 customer and the dates of the Promotion.
26. OCBC Bank shall not be responsible for the quality, merchantability or fitness for any purpose or any other aspect of the Promotion, or any product and/or service relating to the Promotion. Notwithstanding anything herein, OCBC Bank shall not at any time be responsible or held liable for any defect or malfunction in any product or the deficiency in any service provided, and/or any loss, injury, damage or harm suffered or incurred by or in connection with the Promotion, and/or the use of any product and/or service relating to the Promotion, by any person.
27. 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. In the event of any inconsistency between these terms and conditions and any brochure, marketing or promotional material relating to the Promotion, these terms and conditions shall prevail.
28. OCBC Bank shall not be responsible for any loss or damage to any person in connection with the Promotion howsoever arising, including any error in computing chances, any breakdown or malfunction in any computer system or equipment, or any notice which is misdirected or lost in the post or in transmission.
29. By participating in the Promotion, Eligible Customer consents to: a. OCBC Bank collecting and using their personal data, including but not limited to their names, mobile numbers, and NRIC, ("Personal Data") for the purposes of verifying their identity, assessing their eligibility for the Promotion, contacting them, and facilitating and administering the Promotion mechanics (the "Purposes"); b. OCBC Bank disclosing their Personal Data to OCBC Bank's third-party vendors and agencies for the same Purposes; and c. the collection, use and disclosure of their Personal Data for other applicable purposes in accordance with OCBC's Data Protection Policy (accessible at: <https://www.ocbc.com/personal-banking/policies>).
30. 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 2001 to enforce any of these terms and conditions.

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