

**Terms & Conditions Governing the 'OCBC Exclusive Cashback Promotion for New OCBC Credit Card'
("Promotion")**

Promotion Period

1. The promotion period shall be from 1st November 2019 to 31st December 2019 (both dates inclusive), or such other period(s) as may be determined by Oversea-Chinese Banking Corporation Limited ("OCBC Bank") at its absolute discretion (the "Promotion Period").

Eligibility

2. This Promotion is only applicable to a New OCBC Cardholder who has applied for at least one of the Eligible Cards set out in Clause 5 below within the Promotion Period through a Self-Service Online Channel on OCBC's website i.e. without being served by a Staff of OCBC Bank (the "Eligible Customer").
3. The "New OCBC Cardholder" is defined as a customer who is currently not holding on to any of the Eligible Cards and has not cancelled any Eligible Card within the last 6 months prior to the application date.

With effect from 1 December 2019, customers who has cancelled any Eligible Card within the last 12 months prior to the application date will not eligible for this Promotion.

4. For the avoidance of doubt, existing supplementary OCBC Credit Cardholders who do not hold any Eligible Cards as a principal cardholder are eligible to participate in this Promotion.
5. The following OCBC Credit Cards are eligible for this Promotion (the "Eligible Cards"):
 - (a) OCBC 90°N Card;
 - (b) OCBC 365 Credit Card;
 - (c) FRANK Credit Card;
 - (d) OCBC Plus! Visa Credit Card;
 - (e) NTUC Plus! Visa Credit Card;
 - (f) OCBC Cashflo Credit Card;
 - (g) OCBC Great Eastern Cashflo Credit Card;
 - (h) OCBC Robinsons Group Credit Card;
 - (i) OCBC Titanium Rewards Credit Card (Blue);
 - (j) OCBC Titanium Rewards Credit Card (Pink);
 - (k) OCBC Arts Credit Card;
 - (l) OCBC Best Denki Credit Card; and
 - (m) OCBC Platinum Credit Card.

Cashback for new OCBC Credit Card Eligible Customers

6. Subject to the fulfilment of Clause 2 above to the absolute satisfaction of OCBC Bank, an amount of S\$50 (the "Cashback") will be credited into the Eligible Customer's OCBC Credit Card account.

7. Should an Eligible Customer apply for and have more than one application approved, OCBC Bank will determine which OCBC Credit Card account the Cashback will be credited into.
8. The Cashback will be credited based on the following schedule:
 - (a) Cards approved in the month of November 2019 – by 31st December 2019
 - (b) Cards approved in the month of December 2019 – by 31st January 2020
9. Each Eligible Customer is only entitled to receive a maximum of one Cashback under this Promotion.
10. This Promotion shall not apply in conjunction with any other privileges or promotions unless otherwise stated.
11. For the avoidance of doubt, applications submitted through other promotion channels will not be eligible for this Promotion.

General

12. OCBC Bank reserves the right at its absolute discretion to terminate this Promotion or vary, delete or add to any of these terms and conditions from time to time without notice including without limitation, the eligibility of any customer and the dates of this Promotion.
13. OCBC Bank's decision on all matters relating to this Promotion will be at its absolute discretion and will be final and binding on all participants. No correspondence shall be entertained. 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 will prevail.
14. These terms and conditions shall be governed by the laws of Singapore and the participants in this Promotion irrevocably submit 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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