

Terms And Conditions Governing OCBC Robinsons Visa Platinum \$20 Cash Credit Promotion

The new Principal Card applications for the OCBC Robinsons Visa Platinum Card must be approved by Oversea-Chinese Banking Corporation Limited (“OCBC”) between 1 February and 30 April 2010 (dates inclusive) or such other period as may be determined by OCBC Bank at its absolute discretion (the “Eligible Cardmembers”).

To qualify for the S\$20 Cash Credit (the “Approval Gift”), the Cardmember is required to make a retail transaction in Robinsons/ John Little/ Marks & Spencer of any amount within one calendar month of the Card approval date.

The Approval Gift is limited to the first 2,000 Eligible Cardmembers.

The S\$20 will be credited into Eligible Cardmembers’ OCBC Robinsons Visa Platinum Card by 15 July 2010.

The Approval Gifts shall not be transferable or exchangeable for cash, vouchers or kind. The Eligible Cardmember shall accept his Approval Gift on an "as is where is" basis and shall take his Approval Gift as it is.

The Eligible Cardmember is entitled to receive a maximum of one (1) Approval Gift.

OCBC shall be entitled to withdraw or substitute any Approval Gift with other items without prior notice and without assigning any reason therefore.

OCBC shall be entitled 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.

These Terms and Conditions shall be governed by Singapore law and each Eligible Cardmember 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.

Information correct as at 29 Jan 2010.