

OCBC Titanium Card Lucky Draw: 9 weekly draws to win a pair of Singapore Airlines Economy Class air tickets each week (each, a "Draw")

Promotion Mechanics

- Every S\$50 local spend = 1 chance
- Every S\$50 overseas spend (in a currency other than Singapore Dollars) = 5 chances

Promotion Period

1. The promotion period will be from 1 November 2014 to 2 January 2015 (both dates included) or such other period as may be determined by Oversea-Chinese Banking Corporation Limited ("OCBC") in its absolute discretion (the "Promotion Period").
2. To qualify for a Draw, you must charge a minimum of S\$50 (or its equivalent in foreign spend) to your OCBC Titanium MasterCard® Credit Card during the Promotion Period

	Qualifying Period	Draw Date
Week 1	1 to 7 Nov 2014	14 Nov 2014
Week 2	1 to 14 Nov 2014	21 Nov 2014
Week 3	1 to 21 Nov 2014	28 Nov 2014
Week 4	1 to 28 Nov 2014	5 Dec 2014
Week 5	1 Nov to 5 Dec 2014	12 Dec 2014
Week 6	1 Nov to 12 Dec 2014	19 Dec 2014
Week 7	1 Nov to 19 Dec 2014	26 Dec 2014
Week 8	1 Nov to 26 Dec 2014	2 Jan 2015
Week 9	1 Nov 2014 to 2 Jan 2015	9 Jan 2015

Eligibility

3. You are eligible to take part in the Promotion ("Eligible Cardmembers") if:
 - a. You are an existing OCBC Titanium MasterCard® Credit Cardholder;
 - b. Your OCBC Titanium MasterCard® Credit Card account is in good standing with OCBC during the Promotion Period; and
 - c. You have charged a minimum of S\$50 (or its equivalent in foreign spend) to your OCBC Titanium MasterCard® Credit Card during the Promotion Period in accordance to the terms and conditions of the Promotion.

Prize

4. 1 winner will be chosen each week to receive a pair of Singapore Airlines Economy Class air tickets.
5. The total value of all prizes is approximately S\$25,000 (including taxes and surcharges)

Week 1	Denpasar (Bali)
Week 2	Hong Kong
Week 3	Shanghai
Week 4	Taipei
Week 5	Tokyo
Week 6	Seoul
Week 7	Paris
Week 8	Melbourne
Week 9	Los Angeles

Draw

6. Eligible Cardmembers will be entitled one chance for every S\$50 local spend and five chances for every S\$50 overseas spend (in a currency other than Singapore dollars) charged to their OCBC Titanium Card, to win the Prize each week in accordance to the terms of the Promotion.

7. A total of 9 lucky draws will be conducted for this Promotion, and the winners will be randomly selected from the Eligible Cardholders who have qualified for each Draw.
8. If an Eligible Cardmember does not win a Prize in a Draw, their chances earned will snowball to the following week's Draw.
9. The Draw will be held at 10am on the following Friday after the qualifying week, at OCBC Centre South, 18 Church Street, #05-00, Singapore 049479
10. Only applicable for retail transactions on MasterCard made locally, overseas or online.
11. Purchases via NETS, Annual card fees, Cashwise Facility, Instalment Payment Plan, income tax, interest, late payment charges, goods and services taxes, Cash Advances, Balance Transfers and other fees and charges are excluded from the calculation of the retail spend for this Promotion.
12. OCBC Bank reserves the right to withdraw, cancel or invalidate the Draw chance(s) earned by the Eligible Cardmember without liability in any case of dispute or refunds.
13. You are not eligible to participate in the Draw if:
 - a. Your OCBC Titanium MasterCard® Credit Card is suspended, cancelled or terminated by us for any reason before the Draw, even if your other OCBC credit or debit cards may not have been suspended, cancelled or terminated; or
 - b. You are an employee of Oversea-Chinese Banking Corporation Limited or its subsidiaries or any other parties (as determined by OCBC in its sole discretion) who are directly involved in organising, promoting or conducting the Draw.
14. Each Cardmember is only entitled to win a prize once during the entire Promotion Period.
15. OCBC's decision on the number of chances you receive will be final and conclusive.
16. Chances allocated to Eligible Cardmembers are non-assignable or transferable.
17. The winner will receive a redemption letter within seven (7) working days from the date of the Draw. The notification letter will be sent to his/her address as per OCBC's records.
18. If the prize winner does not redeem the prize within 14 days, a second winner will be selected.
19. If a prize winner does not satisfy any or all of the prize terms and conditions listed in the notification letter (which may include but not limited to, requiring the winner to sign an acknowledgement letter to acknowledge his/her win within the time we specify), he/she will lose his/her entitlement to the prize.
20. In such a situation:
 - a. we will not be responsible to compensate the winner for the prize in any other way; and
 - b. we reserve the right and have the absolute discretion to award the prize to any reserve winner drawn by us.
21. We reserve the right to take back the full value of the prize if the winner terminates any Card or reverses any qualifying transaction within six (6) months from the date of redeeming the prize.
22. The winner shall accept the prize on an "as-is, where-is" basis.
23. We will not be responsible for any loss, injury, damage or harm suffered or caused by or in connection with the use of the prize by anyone.
24. We are entitled (at our discretion) to withdraw or change the prize with other items without any earlier notice and without giving any reason.

General

25. The winners agree:
 - a. to cooperate with and participate in any of our advertising or publicity activities relating to any Draw conducted over a period of 9 weeks from 14 November 2014 – 9 January 2015;
 - b. that we may publicise his/her name, IC/passport number and/or his/her photograph in such mode and manner as we consider fit.
 - c. disclose his/her personal data to Singapore Airlines or such third party as we may in our reasonable discretion to facilitate the redemption of the Prize
26. All participants in the Draw expressly and irrevocably allow and authorise us to disclose, reveal and divulge their information to the parties, including third parties involved in organising, promoting and conducting the Draw for the purposes of the Draw.
27. Our decision on all matters relating to the Draw will be at our absolute discretion and will be final and binding on all participants. We will not entertain any correspondence.
28. If there are any inconsistencies between these terms and conditions and any brochure, marketing or promotional material relating to the Draw, these terms and conditions will prevail.

29. We can decide to terminate the Draw, revise or delete any of these terms and conditions from time to time without notice, including but not limited to, the eligibility of Cardmembers, the methods of identifying the winner and the date of the Draw.
30. These terms and conditions will be governed by the laws of Singapore and the participants in the Draw irrevocably submit to the non-exclusive jurisdiction of the courts of Singapore.
31. 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.
32. MasterCard does not assume any responsibility for any products and services offered under the Promotion. The products are sold and services are provided solely by the relevant vendors, under such terms and conditions as determined by such vendors, and MasterCard accepts no liability whatsoever in connection with such products and services. The products and services have not been certified by MasterCard and under no circumstances shall the inclusion of any product or service in the Promotion to be construed as an endorsement or recommendation of such product or service by MasterCard.