

Terms and conditions governing OCBC Cards Christmas Spend & Redeem 2014 Promotion (“The Spend & Redeem”)

“You” refers to the customer.

“We/ us” refers to OCBC.

Qualifying period

- To qualify for The Spend & Redeem, you need to incur the specified minimum spend between 28 November and 31 December 2014 (including both dates) (“Qualifying Period”).

Spend & Redeem gifts

- You can redeem only one (1) gift out of the three (3) different types of gifts:
 - Fitbit Flex Wireless Activity Tracker
 - GoPro Hero3 White Edition (GO-CHDHE-302) with Slim Housing
 - Samsung GALAXY Note 4 4G+
- There are a total of 1,000 gifts available for redemption.

Gift	Retail Value	Quantity of Gifts Available
Fitbit Flex Wireless Activity Tracker	S\$126	600
GoPro Hero3 White Edition (GO-CHDHE-302) with Slim Housing	S\$329	300
Samsung GALAXY Note 4 4G+	S\$1,088	100

- Fitbit Flex Wireless Activity Tracker comes in three (3) colours – black, dark slate and red. Colours are available on a first-come, first-served basis and are subject to availability.
- GoPro Hero3 White Edition (GO-CHDHE-302) with Slim Housing comes in one (1) colour only.
- Samsung GALAXY Note 4 4G+ comes in two (2) colours – frost white and charcoal black. Colours are available on a first-come, first-served basis and are subject to availability.
- If any of the gifts becomes unavailable, we have the right to replace it with an item of similar value.

To be eligible

- You are eligible to take part in The Spend & Redeem if you:
 - hold an OCBC principal or supplementary Credit or Debit Card which is in good standing (“Card”) (Private Label Cards do not qualify); and
 - meet the following minimum qualifying spend amount within the Qualifying Period:

Gift	Required Minimum Qualifying Spend
Fitbit Flex Wireless Activity Tracker	S\$3,000
GoPro Hero3 White Edition (GO-CHDHE-302) with Slim Housing	S\$8,000
Samsung GALAXY Note 4 4G+	S\$20,000

To participate

9. Step 1: Spend the required minimum qualifying spend amount for the gift that you wish to redeem within the Qualifying Period.

Step 2: Send **SMS Code**<space>**NRIC**<space>**Full Name** to **76062**.

Gift	SMS Code	Example
Fitbit Flex Wireless Activity Tracker	FITBIT	FITBIT S1234567A JACK TAN JIA MING
GoPro Hero3 White (GO-CHDHE-302) Edition with Slim Housing	GOPRO	GOPRO S1234567A JACK TAN JIA MING
Samsung GALAXY Note 4 4G+	NOTE	NOTE S1234567A JACK TAN JIA MING

Step 3: Wait for our SMS reply to inform you if you are one of the first 1,000 Cardmembers who qualify for the gifts.

10. You must send in the SMS in the form specified using a Singapore-registered mobile number. An SMS sent from an overseas number will not qualify.

How we will determine whether you meet the minimum qualifying spend and allocate the 1,000 gifts

11. These Card Transactions qualify:

- retail transactions made locally, overseas or online;
- recurring payment transactions; and
- new instalment plans. The full purchase amount charged to the Card will qualify.

12. These Card Transactions do not qualify:

- cash advances;
- balance transfers;
- payment to financial institutions (including banks and securities/brokerage firms);
- payment of funds to prepaid accounts (e.g.EZ-link transactions, TransitLink transactions etc);
- the unbilled amount for existing instalment plans.

13. Your qualifying spend will be calculated based on all qualifying transactions made on all Cards under your NRIC during the Qualifying Period and posted to the Card Account between 28 November 2014 Singapore Time (SGT) 00:00 and 31 December 2014 SGT 23:59.

14. We will not aggregate the spending of the principal Cardmember and supplementary Cardmember together in determining whether the minimum qualifying spend is reached.

15. Once you are eligible to participate, you need to send only one (1) SMS for the gift that you would like to redeem. Once you send in the SMS to participate, you will not be able to change your gift.
16. Gifts are allocated on a first-come, first-served basis according to the time stamp of the SMS(es) in Singapore Time (SGT) as long as the required minimum qualifying spend of the gift has been met and qualifying transactions have been posted to the Card Account at the time of spend verification. In the event that multiple SMS(es) have been received, gift will be allocated based on the first SMS received by us.
17. Gifts are available while stocks last.
18. We reserve the right to debit the full retail value of the redeemed item from any of your accounts with us if you, after successfully redeeming the gift(s):
 - i) terminate the Card account within six (6) months from 31 December 2014; or
 - ii) reverse any of the Card Transactions made during the qualifying period within six (6) months from date of that Card Transaction.

How and where to redeem your gift(s)

19. You will receive an SMS notification from us within ten (10) working days after you send the specified SMS to participate to inform you if you are one of the first 1,000 eligible Cardmembers to successfully redeem a gift.
20. To redeem your gift, please bring along the following from date of receipt of SMS notification till 31 January 2015:
 - a) SMS notification;
 - b) Your OCBC Card; and
 - c) Your NRIC
21. The gift(s) are available for redemption at the following locations:

Gift	Redemption Location	Operating Hours
Fitbit Flex Wireless Activity Tracker	Courts Orchard 228 Orchard Road Level 5 Singapore 238853	Monday – Sunday 11.30am – 9pm
GoPro Hero3 White Edition (GO-CHDHE-302) with Slim Housing		
Samsung GALAXY Note 4 4G+	M1 Exclusive Distributor ION Orchard #B4-21 Singapore 238801	Monday – Sunday 11am – 9pm

General

22. You cannot exchange the gifts available under this promotion for cash, credit or other benefits. We have the right to substitute any of the above gifts with an item of similar value.
23. We will not be responsible if any gift you redeem is of poor quality, is not suitable to be sold or used or is not fit for any purpose. We will not be responsible or held liable for any damage to or fault in any gift, or for any loss, injury or harm any person suffers in connection with using any gift.



24. We have the right to end this promotion or change any terms and conditions at any time without giving you notice. This includes changing the rules relating to who is eligible for the promotion and the dates of the promotion.
25. You allow us to reveal information about you or your account to any person (including the people involved in organising, promoting and carrying out the promotion) as we see fit.
26. Our decision on all matters relating to this promotion will be final and binding on all participants. If there is any difference between these terms and conditions and any brochure, marketing or promotional material relating to the promotion, these terms and conditions will prevail.
27. The laws of Singapore apply to these terms and conditions, and any disputes between you and us will be dealt with in the courts of Singapore. Under the Contracts (Rights of Third Parties) Act (Cap 53B), a person who is not a party to any agreement governed by these terms and conditions does not have the right to enforce any of these terms and conditions.
28. This information is correct at time of printing.