

S\$20 CASH REBATE PROMOTION: TERMS AND CONDITIONS

Important: We will end the S\$10 cash rebate promotion for recurring payments or EZ-Reload on 30th June 2016. The last eligible transaction must be made by 30 June 2016 and customers will be credited with by 31 July 2016. The existing Terms and Conditions governing S\$10 cash rebate for recurring payments or EZ-Reload charge (Document version: [27 January 2016]) will therefore be updated and superseded by the new terms and conditions set out section (b) below with effect from [28 April 2016].

The \$20 cash rebate promotion contains two sections: a) S\$10 cash rebate for Approved Card; and b) S\$10 cash rebate for recurring payments or EZ-Reload charged. For the avoidance of doubt, both sets of terms and conditions are independent of each other.

a) Terms and Conditions governing S\$10 cash rebate for Approved Card

The cash rebate is only applicable to eligible Plus! Visa / NTUC Plus! Visa Credit / Debit Cardmembers, subject to the following terms and conditions:

- 1) The S\$10 cash rebate promotion applies only to successfully approved NTUC Plus! / Plus! Visa credit and debit card applications.
- 2) The Plus! Visa / NTUC Plus! Visa Credit / Debit Card is approved between 01 January 2016 to 31 December 2016 (or such other dates as may be determined by OCBC Bank from time to time) (the "Promotion Period").
- 3) To qualify for the S\$10 rebate, at least S\$250 must have been spent on a relevant NTUC Plus! / Plus! Visa credit / debit card (calculated based on the total spend incurred by the principal and/or supplementary cardholders of that relevant card) during the Promotion Period and such spend must be made within the first 30 days of the approval of the relevant NTUC Plus! / Plus! Visa credit / debit card. This Promotion is limited to the first 5,000 qualified cardmembers only. OCBC Bank has the absolute discretion to determine whether a cardmember is qualified to receive the rebate or to participate in this Promotion.
- 4) This promotion is not applicable for Principal Cardmembers whose card account had been credited with the cash rebate of S\$10 in the '**S\$10 cash rebate for Approved Card**' promotion held from 1 October 2015 to 31 December 2015 and the '**S\$20 cash rebate for Approved Card**' promotion held from 1 March 2015 to 30 September 2015 ("Previous Promotion"). This restriction applies notwithstanding that the Principal Cardmember has terminated and re-applied for any of the cards after the Previous Promotion. For the avoidance of doubt, Supplementary Cardmembers who participated in the Previous Promotion and subsequently applies for a Principal Plus! Visa/NTUC Plus! Visa Credit/Debit Card will be eligible to participate in this promotion.
- 5) Transactions relating to cash advances, installment payment plan, balance transfers, Cashwise / Cashout, bank charges, finances and late charges are not eligible in the computation of the spend required for this Promotion.
- 6) 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 at any time without notice including without limitation, the eligibility of any cardholder and the dates of this Promotion.
- 7) OCBC Bank's decisions on all matters relating to this Promotion shall be final and binding on all participants. No correspondence or appeal shall be entertained by OCBC Bank.
- 8) These terms and conditions shall be governed by the laws of Singapore and the participants shall irrevocably submit to the 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 rights under the Contracts (Rights of Third Parties) Act (Cap 53B) to enforce any of these terms and conditions.

b) Terms and conditions governing S\$10 cash rebate for recurring payments or EZ-Reload charged

The cash rebate of S\$10 is only applicable to eligible Plus! Visa/NTUC Plus! Visa Credit/Debit Cardmembers, subject to the following terms and conditions:

- 1) To qualify for a S\$10 rebate, Plus! Visa/NTUC Plus! Visa Credit/Debit Cardmembers must satisfy the three requirements stated below:

- (i) Sign up for a recurring payment to StarHub, M1, Singapore Press Holdings or Town Councils in Singapore (collectively "Billing Organisation") or EZ-Reload payment scheme provided by EZ-Link.

For StarHub, M1, Singapore Press Holdings and Town Councils, the Cardmember may sign up for the recurring payment using the OCBC 'EasiPay Form' (available [here](#)) or directly with these Billing Organisations. For EZ-Reload, the Cardmember has to sign up online through EZ-Link's [website](#).

- (ii) The recurring or EZ-Reload transaction on the Plus! Visa / NTUC Plus! Visa Credit / Debit Card must be made by 30 June 2016. For the avoidance of doubt, if there are multiple recurring or EZ-Reload transactions made, only the first recurring or EZ-Reload transaction made on the Plus! Visa/NTUC Plus! Visa Credit/Debit Card will be awarded the one time S\$10 rebate.

- 2) Customers with eligible cash rebate will be credited by 31 July 2016.
- 3) Payment is considered successful only when the transaction is posted in the monthly statement of the Cardmember. OCBC Bank will only consider the first recurring payment made for an account with a Billing Organisation or EZ-Reload payment scheme for cash rebate. Subsequent recurring payments made for the same account is not eligible for cash rebate. Eligible EZ-Link cards must be issued by EZ-Link and exclude cards issued by third parties, namely concession cards issued by the Land Transport Authority and NETS Flashpay cards issued by NETS. For terms and conditions related to EZ-Reload, please refer to <http://www.ezlink.com.sg>
- 4) The maximum cash rebate which a Principal Cardmember is eligible to enjoy in this promotion is S\$10. This promotion is open to both Principal and Supplementary Cardmembers. Cash rebates accumulated by Principal and/or Supplementary Cardmembers will be credited into the Principal Cardmember's card account within 60 days after a successful payment is made. For the avoidance of doubt and notwithstanding anything to the contrary, if both a Principal Cardmember and his Supplementary Cardmember satisfy the conditions under this promotion to receive the rebate, OCBC Bank will only credit a one-time S\$10 cash rebate into the Principal Cardmember's account.
- 5) This promotion is not applicable for Principal Cardmembers whose card account had been credited with the cash rebate of S\$10, S\$20 or S\$30 in the 'S\$30 Cash Rebate' promotion held between March 2012 and February 2014 as well as the 'S\$10 cash rebate for recurring payments or EZ-Reload charged' from 1 January 2015 – 31 December 2015 ("Previous Promotion"). This restriction applies notwithstanding that the Principal Cardmember has terminated and re-applied for any of the cards after the Previous Promotion. For the avoidance of doubt, Supplementary Cardmembers who participated in the Previous Promotion and subsequently applies for a Principal Plus! Visa/NTUC Plus! Visa Credit/Debit Card will be eligible to participate in this promotion.
- 6) OCBC reserves the right to claw back the S\$10 rebate which has been paid out in whatever circumstances OCBC deems appropriate (including without limitation, OCBC has the discretion to claw back the \$10 rebate if there are less than three recurring transactions made for the same account with a Billing Organisation/ EZ-Link within six months after the recurring payment has been set up).

- 7) The decision of OCBC on all matters relating to the promotion is final, conclusive and binding on all participants and no correspondences will be entertained. In the event of any inconsistency between these terms and conditions and the contents of any brochure, marketing or promotional material relating to this promotion, these terms and conditions shall prevail.
- 8) OCBC reserves the right to terminate or suspend this promotion and/or add to, delete, change or vary these terms and conditions at any time or from time to time without notice.
- 9) These terms and conditions shall be governed by the laws of Singapore and the participants in the promotion irrevocably submit to the non-exclusive jurisdiction of the courts of Singapore.
- 10) A person who is not a party to the 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.

Document Version: 28 April 2016