

Terms & Conditions Governing the OCBC Credit Card 10% cashback campaign for selected OCBC cardmembers (the “Promotion”)

Promotion Period

1. The promotion period shall run from 13 January 2024 Singapore Time (SGT) 00:00 to 15 February 2024 SGT 23:59 (both dates inclusive), or such other periods(s) as may be determined by Oversea-Chinese Banking Corporation Limited (“OCBC Bank”) at its absolute discretion (the “Promotion Period”).

Eligibility

2. You will qualify for the Promotion (“Eligible Cardmember”) if you meet the following criteria:
 - a. you are an OCBC Credit Cardmember (All OCBC Business credit cards are not eligible);
 - b. you have received either an SMS or OCBC Digital App push notification from OCBC Bank inviting you to participate in the Promotion (please note that the invitation to participate in the Promotion is not transferrable);
 - c. your OCBC credit card account is active and in good standing with OCBC Bank from the start of the Promotion Period until the point of fulfilment (latest by 30 April 2024);
 - d. you have made the Minimum Qualifying Spends for both Qualifying Periods (defined below) on your OCBC credit card in accordance with the terms and conditions of the Promotion (“Minimum Qualifying Spend”).

Definitions

3. “Qualifying Spend”:
 - a. refers to any local retail transaction in SGD (including face to face or online purchases) at the selected Merchants:
 - i. Guardian
 - ii. Watsons
 - iii. Shopee
 - iv. Din Tai Fung
 - v. Hai Di Lao
 - vi. Sushi Express
 - b. does not include transactions to funds pre-paid accounts and merchants who are categorized as “payment service providers” such as Shopee Pay;
 - c. for the avoidance of doubt, OCBC Bank has absolute discretion to determine whether a transaction is considered a “Qualifying Spend”;
 - d. refunded or cancelled transactions will be deducted from the relevant billed amount taken into consideration for the computation of Qualifying Spend.

Promotion Mechanics

4. Eligible Customers who meet the conditions specified herein will receive 10% cashback (“Cashback”). The Promotion is limited to the first 3,000 Eligible Customers who meet the conditions set out above during the Promotion Period:
5. For principal cardmembers with supplementary Cards, the Cashback will be awarded for the aggregated spend on both the principal Card and supplementary Card.
6. OCBC Bank reserves the right in its sole and absolute discretion to determine whether a transaction qualifies as a Qualifying Spend under the Promotion. If OCBC Bank in its sole and absolute discretion decides that any transaction is not to be considered a valid transaction, the Cashback will not be awarded.

Cashback

7. Subject to the fulfilment of all the conditions specified in these terms and conditions to the absolute satisfaction of OCBC Bank, the Cashback will be credited into the Eligible Customer’s OCBC credit card.
8. OCBC will only be able to determine whether a participant is eligible to receive the Cashback after the promotion has ended and will not be able to provide the status of a participant’s eligibility to receive the Cashback prior to 15 April 2024.
9. The Cashback will be credited into the Eligible Customer’s OCBC credit card by 30 April 2024.
10. Each Eligible Customer is only entitled to receive a maximum of S\$20 Cashback under this Promotion.
11. The Promotion shall not apply in conjunction with any other privileges or promotions.

12. OCBC Bank reserves the right and at any time at its absolute discretion and without giving any reason or notice to withdraw, clawback, cancel and/or invalidate any cashback awarded to any customer without liability. A customer will not be entitled to any payment or compensation whatsoever in respect of such withdrawal, clawback, cancellation or invalidation.
13. If any Eligible Customer is subsequently discovered to be ineligible to participate in the Promotion or to receive the Cashback, OCBC Bank reserves the right to (i) withdraw the Cashback at any time; or (ii) claw-back the Cashback or request the relevant customer to repay to or compensate OCBC Bank the value of the Cashback at any time, and OCBC Bank shall have the right to debit the value of the Cashback or such other amount as it deems fit from the account(s) of the customer. No person shall be entitled to any payment or compensation from OCBC Bank should any Cashback be withdrawn, if any Cashback is reclaimed by OCBC Bank, or if a customer is asked to repay to or compensate OCBC Bank the value of the Cashback for whatsoever reasons.

General

14. The eligibility of any Eligible Customer to participate in this Promotion and/or receive any Cashback shall be determined at the absolute discretion of OCBC Bank.
15. OCBC Bank reserves the right at its absolute discretion to terminate the 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 customer and the dates of the Promotion.
16. OCBC Bank shall not be responsible for the quality, merchantability or fitness for any purpose or any other aspect of the Promotion, or any product and/or service relating to the Promotion. Notwithstanding anything herein, OCBC Bank shall not at any time be responsible or held liable for any defect or malfunction in any product or the deficiency in any service provided, and/or any loss, injury, damage or harm suffered or incurred by or in connection with the Promotion, and/or the use of any product and/or service relating to the Promotion, by any person.
17. OCBC Bank's decisions on all matters relating to the Promotion shall be final and binding on all participants. No correspondence or appeal shall be entertained by OCBC Bank. In the event of any inconsistency between these terms and conditions and any brochure, marketing or promotional material relating to the Promotion, these terms and conditions shall prevail.
18. OCBC Bank shall not be responsible for any loss or damage to any person in connection with the Promotion howsoever arising, including any error in computing chances, any breakdown or malfunction in any computer system or equipment, or any notice which is misdirected or lost in the post or in transmission.
19. These terms and conditions shall be governed by the laws of Singapore and each participant in the Promotion 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 2001 to enforce any of these terms and conditions.

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