

Terms and Conditions Governing the OCBC Credit Card Sign-up Up to S\$140 Cashback Promotion for StarHub Customers

The following terms and conditions shall apply to the OCBC Credit Card Sign-up Up to S\$140 Cashback Promotion for StarHub Customers (the “Promotion”).

1. Eligibility

- 1.1 The Promotion period starts from 1 March 2019 and ends on 30 April 2019 (“Promotion Period”).
- 1.2 “Eligible Customer” means a StarHub Ltd (“StarHub”) customer who has no existing OCBC Credit Card with OCBC at point of application and did not terminate any OCBC Credit Card in the last six months. Existing supplementary OCBC Credit Cardholders who do not hold any OCBC Credit Card as a principal cardholder are eligible to participate in this Promotion.

2. Promotion Mechanics

S\$100 Cashback

- 2.1 The Promotion is open to Eligible Customers who fulfil the conditions set out below:
 - a. Apply for any OCBC Credit Card online via www.innovatingtogether.sg, or
 - b. over the phone with an OCBC Telesales Executive, or
 - c. via an application form provided by an OCBC Sales Executive at selected StarHub outlets, OCBC Branches, OCBC Credit Card Roadshows and Plus! Lite Branches,during the Promotion Period, and his/her OCBC Credit Card application is approved by OCBC on or before 31 May 2019. OCBC Credit Card applications submitted through other channels will not be eligible for this Promotion.
- 2.2 This Promotion is only applicable for applications made for following OCBC Credit Cards (the “Eligible Cards”):
 - a. OCBC 365 Credit Card;
 - b. FRANK Credit Card;
 - c. OCBC Plus! Visa Credit Card;
 - d. NTUC Plus! Visa Credit Card;
 - e. OCBC Cashflo Credit Card;

- f. OCBC Titanium Rewards Credit Card;
 - g. OCBC Great Eastern Cashflo Credit Card; and
 - h. OCBC Robinsons Group Credit Card.
- 2.3 Eligible Customers who fulfil the criteria specified in Clause 2.2 above (“Qualified Customer”) will qualify for S\$100 cash credit (the “Cashback”).
- 2.4 The Cashback will be awarded to the Qualified Customer by the end of the following month from the date of card approval, i.e. if the Qualified Customer’s card was approved on 1 March 2019, he/she will be awarded the Cashback by 30 April 2019.

S\$40 Additional Cashback

- 2.5 In addition, for any OCBC Credit Card successfully applied online via www.innovatingtogether.sg only, if the Qualified Customer spends a minimum of S\$300 Qualifying Spend (as defined in Clause 2.6 below) on their approved Eligible Card by the end of the following month from the date of card approval, he/she will qualify for an additional S\$40 cash credit (the “Additional Cashback”). For the avoidance of doubt, cards that are applied for via other channels besides www.innovatingtogether.sg are not eligible for the Additional Cashback.
- 2.6 "Qualifying Spend" refers to any retail transactions across all OCBC personal Credit Cards (including face to face or online purchases), but excludes transactions made via NETS, AXS, SAM or any other payment network, Balance Transfer, Cash Advance, Cash on Instalment, Instalment Payment Plan, Internet Banking, tax payment, card annual fee, interest, late payment charges and all other bank fees and charges. For the avoidance of doubt, OCBC has absolute discretion to determine whether a transaction is considered a “retail transaction” or not.
- 2.7 The Qualifying Spend can be aggregated between Principal and Supplementary Cardmembers of the Eligible Card and is only valid for transactions posted by the end of the following month from the date of card approval.
- 2.8 The Additional Cashback will be awarded to the Qualified Customer by the end of the following month from when he/she fulfils the minimum S\$300 Qualifying Spend, i.e. if the Qualified Customer’s card was approved on 30 April 2019, and he/she spends at least S\$300 on his/her card by 31 May 2019, he/she will be awarded the Additional Cashback by 30 June 2019. The Additional Cashback will be credited into the Eligible Customer’s approved Eligible Card account (the same card account which the S\$100 cash credit was credited to).
- 2.9 The qualification of an Eligible Customer to receive any Cashback or Additional Cashback offer will be determined at the absolute discretion of OCBC. Each Qualified Customer is only entitled to receive either the Cashback or the Additional Cashback once, regardless of the number of credit cards approved or spent with under this Promotion.

- 2.10 OCBC reserves the right to correct any errors in its award of any cashback to any person at any time without notice.
- 2.11 OCBC reserves the right to disqualify any person from receiving any cashback, and if the cashback has already been awarded, to reclaim or withdraw the cashback from such person via various means, including but not limited to, debiting the value of the cashback from such person's card account.

3. General

- 3.1 This Promotion is not valid with other offers or promotions, unless otherwise stated.
- 3.2 OCBC reserves the right to terminate this Promotion or vary, add or delete any of these terms and conditions without notice, including without limitation, the eligibility of any Eligible Customer and the dates of this Promotion.
- 3.3 OCBC's decision on all matters relating to this Promotion will be final and binding on all participants. 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.
- 3.4 These terms and conditions shall be governed by laws of Singapore and the participants in this Promotion irrevocably submit 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.