

Terms and Conditions Governing the OCBC Cards Sign-up S\$100 Cash Credit Promotion for StarHub Customers

The following terms and conditions shall apply to the OCBC Cards Sign-up S\$100 Cash Credit Promotion for Eligible Customers (the “Promotion”).

1. Eligibility

- 1.1 The Promotion period starts from 10 January 2018 and ends on 31 March 2018 (“Promotion Period”).
- 1.2 “Eligible Cards” means any OCBC Credit Card which is successfully applied for by an Eligible Customer and approved during the Promotion Period.
- 1.3 “Eligible Customer” means a StarHub Ltd (“StarHub”) customer who has no existing Credit Card with OCBC Bank at point of application of an Eligible Card and (if applicable) did not terminate any OCBC Bank 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

- 2.1 The Promotion is open to Eligible Customers who fulfil the conditions set out below:
 - 2.1.1 Apply for any two OCBC Credit Cards in one single application via www.innovatingtogether.sg, or over the phone with an OCBC Telesales Executive, or via an application form provided by an OCBC Sales Executive at selected StarHub outlets during the Promotion Period, and both his/her OCBC Credit Card applications are approved by OCBC Bank on or before 30 April 2018. OCBC Credit Card applications submitted through other channels will not be eligible for this Promotion.
 - 2.1.2 Do not withdraw his/her consent to OCBC Bank and StarHub (“OCBC-StarHub Consent”) to share his/her personal data with third parties during the Promotion Period, and for a period of 12 months after the expiration of the Promotion Period.
 - 2.1.3 Eligible Customers who sign up for FRANK Credit Card (as one of the two OCBC Credit Cards) must be below 30 years of age in year 2018 at the point of FRANK Credit Card approval, to qualify for the S\$100 cash credit. If the Eligible Customer is 30 years old or older, he/she will not qualify for the S\$100 cash credit.
- 2.2 Eligible Customers who fulfil the criteria specified in Clause 2.1 above (“Qualified Customer”) will qualify for S\$100 cash credit (“Credit”), and S\$50 will be credited into each of their two approved

card accounts by 31 May 2018. The qualification of an Eligible Customer to receive the Credit shall be determined at the absolute discretion of OCBC Bank.

- 2.3 Should a Qualified Customer apply for and have more than two card accounts approved, OCBC Bank will determine which two card accounts the Credit will be credited into. Each Qualified Customer is only entitled to receive a maximum of S\$100, regardless of the number of credit cards approved under this Promotion.
- 2.4 OCBC Bank reserves the right to claw back the Credit if the Qualified Customer terminates the approved credit cards within six months, and/or if the Qualified Customer withdraws his/her OCBC-StarHub Consent from either OCBC Bank or StarHub within 12 months, after the expiration of the Promotion Period.
- 2.5 OCBC Bank reserves the right to disqualify any person from receiving the Credit and in event the Credit has already been awarded, to reclaim or withdraw the Credit from such person via various means, including but not limited to, debiting the value of the Credit from such person's card account. OCBC Bank reserves the right to correct any errors in its award of any Credit to any person at any time without notice. No person shall be entitled to any payment or compensation from OCBC Bank should any person be disqualified from receiving any Credit or should the Credit be forfeited, reclaimed or withdrawn.

3. General

- 3.1 This Promotion is not valid with other offers or promotions, unless otherwise stated.
- 3.2 OCBC Bank 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 Bank'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.