

Terms and Conditions governing the S\$30 Cash rebate promotion for Approved Card

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

- 1) The cash rebate promotion applies only to successfully approved NTUC/OCBC Plus! Visa Debit Card applications.
- 2) The NTUC/OCBC Plus! Visa Debit Card application must be approved between 1 March 2018 to 31 May 2018 (or such other dates as may be determined by OCBC Bank from time to time) (the "Promotion Period").
- 3) There are 2 promotional Cash rebate tier in this campaign (the "Promotion"):
 - (a) S\$20 Cash Rebate with at least 1 Visa spend, subject to clause 4.
 - (b) S\$10 Cash Rebate with minimum spend of S\$250, subject to clause 5.
- 4) To qualify for the **S\$20 Cash rebate** as specified in Clause 3(a):
 - (a) The Cardmember must have applied for either an OCBC Plus! Visa Debit card or a NTUC Plus! Visa Debit card under this Promotion;
 - (b) NTUC/OCBC Plus! Visa Debit Card must have been approved within the Promotion Period;
 - (c) The relevant individual must have made at least one (1) Visa transaction on a relevant approved NTUC/OCBC Plus! Visa Debit card.
 - (d) Such spend must be made within the first 30 days of the approval of the relevant NTUC/OCBC Plus! Visa Debit Card.
- 5) To qualify for the **S\$10 Cash rebate** as specified in Clause 3(b):
 - (a) NTUC/OCBC Plus! Visa Debit Card must have been approved within the Promotion Period;
 - (b) at least S\$250 must have been spent on a relevant approved NTUC/OCBC Plus! Visa Debit Card; and
 - (c) Such spend must be made within the first 30 days of the approval of the relevant NTUC/OCBC Plus! Visa Debit Card.
- 6) For avoidance of doubt, if a Cardmember qualifies for both Cash rebate tiers indicated in Clause 3, a total of S\$30 will be awarded in cash rebates to the Cardmember's card account.
- 7) Subject to these terms and conditions, the cash rebate will be awarded by 15 June 2018 for NTUC/OCBC Plus! Visa Debit Card applications approved on or before 30 April 2018. For NTUC/OCBC Plus! Visa Debit Card applications approved between 1 May 2018 to 31 May 2018, the cash rebate will be awarded by 15 July 2018.
- 8) OCBC Bank has the absolute discretion to determine whether a Cardmember is qualified to receive the rebate or to participate in this Promotion.

- 9) Transactions relating to cash advances, instalment payment plan, balance transfers, Cash on Instalment, bank charges, finances and late charges are not eligible in the computation of the spend required for this Promotion.
- 10) 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.
- 11) 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.
- 12) 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.

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