

**Terms and Conditions Governing the OCBC Rewards Card, formerly known as OCBC Titanium Rewards Credit Card, and OCBC Titanium Card 2% Cash Rebate for BEST Denki Campaign ("Promotion")**

**Promotion Period**

1. The promotion period shall be from 1 January 2023 to 31 January 2025 (both dates inclusive) (the "Promotion Period").

**Eligibility**

2. You are eligible to take part in the Promotion ("Eligible Cardmembers") if:
  - (a) You are an existing OCBC Rewards or OCBC Titanium Rewards or OCBC Titanium Cardholder; and
  - (b) Your card account must be active and in good standing during the Promotion Period, up to and at the point of crediting of the Rebate (defined below).

**Rewards**

3. Eligible Cardmembers will earn 2% Cash Rebate ("Rebate") for every dollar spent at BEST Denki (i.e. retail outlets and online), excluding transactions relating to delivery costs or fees, voucher purchases or services on your OCBC Rewards Card or OCBC Titanium Rewards Credit Card or OCBC Titanium Card during the Promotion Period. Purchases made through any Instalment Payment Plans will also be eligible for the Rebate.
4. Rebate will be credited to the Eligible Cardmembers' OCBC Rewards or OCBC Titanium Rewards or OCBC Titanium card account by end of the following month of the transaction date.
5. Eligible Cardmembers' OCBC Rewards or OCBC Titanium Rewards or OCBC Titanium card account must be valid and in good standing at the time of crediting.

**General**

6. The eligibility of any Eligible Cardmember to receive the Rebate shall be determined at the absolute discretion of OCBC Bank.
7. OCBC Bank reserves the right in its sole and absolute discretion to determine whether a transaction qualifies as a valid transaction 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 Rebate will not be awarded.
8. OCBC Bank reserves the right to change or substitute the Rebate with any item of similar value without notice.

9. 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 Eligible Cardmember and the dates of the Promotion.
10. OCBC Bank's decision 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.
11. 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 will prevail.
12. 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, any notice which is misdirected or lost in the post.
13. 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.
14. 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.
15. These terms and conditions shall be governed by the laws of Singapore and each participant in this 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 rights under the Contracts (Rights of Third Parties) Act (Cap 53B) to enforce any of these terms and conditions.