

Terms & Conditions Governing the 90°N x OCBC Explorer Promotion (the “Promotion”)

Eligibility and Promotion Period

1. You will qualify for the Promotion (“Eligible Customer”) if:
 - a. you are an existing holder of an Eligible Card (defined below);
 - b. you have successfully signed up for an Explorer Single Trip (Essential and Ultimate Plan) from 17 March 2023 to 30 June 2024 (“Promotion Period”).
 - c. your Eligible Card account (the “Account”) is active and in good standing with OCBC Bank during the Promotion Period.

Definitions

2. “Eligible Card” refers to the any of the following cards:
 - a. OCBC 90°N Mastercard
 - b. OCBC 90°N Visa Card

Promotion Mechanics

3. Eligible customers will be entitled a 45% discount off their premium for Explorer Single Trip (Essential and Ultimate Plan).
4. If any Eligible Customer is subsequently discovered to be ineligible to participate in the Promotion, OCBC Bank and Great Eastern General Insurance Limited (GEG) reserve the right to (i) forfeit or withdraw the Promotion at any time; or (ii) (where the Promotion has been redeemed) request the relevant customer to repay to or compensate OCBC Bank or GEG the value of the Promotion at any time, and OCBC Bank and GEG shall have the right to debit the value of the Promotion plus any goods and services tax 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 No person shall be entitled to any payment or compensation from OCBC Bank or GEG should any Promotion be forfeited or withdrawn, or if a customer is asked to repay to or compensate OCBC Bank or GEG the value of the Promotion for whatsoever reasons.

General

5. The eligibility of any Eligible Customer to participate in this Promotion shall be determined at the absolute discretion of OCBC Bank and GEG.
6. OCBC Bank and GEG 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.
7. OCBC Bank and GEG 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 or GEG 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.

8. OCBC Bank and GEG'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 or GEG. 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.
9. OCBC Bank and GEG 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.
10. 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. Other than GEG, 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.