

## Terms and Conditions for Staff Referral Rewards Scheme

### Eligibility

1. An OCBC staff who introduces his/her contacts (the "Contacts" ) via this promotion to sign up for OCBC Credit Cards issued by Oversea-Chinese Banking Corporation Limited ("OCBC Bank") as principal credit cardmembers in accordance with these Terms and Conditions are eligible to participate in the OCBC Credit Card Staff Get-Member Programme ( the " Promotion").

2. Promotion is applicable to all staff of OCBC Bank on its payroll and based in Singapore, excluding sales staff who are on cards incentive scheme namely:

a) Credit Cards DSA

b) Plus! SE

c) Plus! RE

d) Credit Cards Telesales

e) CUL RSA –Acquisition

f) Mass Segment Savvy Executives

3. The application form /email/ SMS (in each case, providing all particulars and information as may be required by OCBC Bank) must be received by OCBC Bank between 19 February 2013 and 31 March 2013 (both dates inclusive).

4. All Contacts referred must become an OCBC Credit Cardmember by 15 April 2013 or such other period as may be determined by OCBC Bank at its absolute discretion in order for the OCBC staff to be eligible for the incentives.

5. OCBC staff will be deemed to have successfully referred a Contact ("New to Card Applicant") if the Contact:

i) is not an existing OCBC Credit Cardmember; or

ii) has not closed his/her OCBC Credit Card account within the last 6 months.

6. For each OCBC Credit Card which a New to Card Applicant successfully signs up ("New to Card Sign-up"), the OCBC staff will be rewarded with incentives ("Incentives") in accordance with the "Staff-Get-Member Scheme" incentive table below.

New to Card Sign-ups per month	Payout per Card
1 to 5	\$15
6 to 10	\$20
11 and above	\$30

7. An OCBC staff shall receive S\$73 (the "Bonus Cash") for a minimum of 3 New to Card Applicants who successfully apply for an OCBC Credit Card. As an illustration, staff A refers 3 New to Card Applicants, who each successfully apply for one OCBC Credit Card (i.e. total of 3 New to Card Sign-ups). The staff will be rewarded with an Incentive of  $(S\$15 \times 3) + S\$73 = S\$118$ .

8. Regardless of the number of Credit Card successfully applied by one New to Card Applicant, the OCBC staff is deemed to have successfully referred only one New to Card Applicant (for the purpose of qualifying for the Bonus Cash). But if one New to Card Applicant successfully applies for two Credit Cards, this will be counted as two New to Card Sign-ups and the Incentives will be calculated in accordance with the incentive table above.

7. If more than one OCBC staff introduces the same Contact who successfully signs up for an OCBC Credit Card, the first OCBC staff who sends in the credit card application form will be entitled to the Incentives

9. OCBC staff are not allowed to submit their own names as the referred applicants for the Promotion.

10. Monthly incentives for each staff is calculated based on the number of OCBC Credit Card application forms (the "Application Forms") received by OCBC Bank with the staff's ID stated in the application form in each calendar month and the applications must be subsequently approved by OCBC Bank.

11. Application forms received on the following calendar month will be considered and tracked under the next month's incentive scheme.

12. To participate, staff needs to fill in their staff ID on all submitted Application Forms under section 'For Bank Use'. Staff ID will take precedence over any printed source coded Application Forms (if any) and staff will be rewarded with the Incentives for each successful OCBC credit card customer sign-up.

13. For the avoidance of doubt, "incomplete" Application Form (defined as Application Forms without complete information or the supporting documents required by OCBC Bank resulting in a rejected application) submitted will be disregarded by OCBC Bank in its computation of Incentives.

14. At the end of each month, OCBC Bank will determine the number of successful OCBC Credit Card sign-ups for each staff (tracked based on staff ID) to compute the Incentives. Incentives will be credited into the staff salary crediting account together with the staff's monthly salary except for the Bonus Cash.

15. Bonus Cash will be credited into staff's credit card account with the highest card spend within 8 weeks from the month the relevant applications are approved. If the staff has no spend on any of his credit card accounts or if he does not have a credit card account, the Bonus Cash may be credited into any of his credit card accounts or his salary crediting account. Incentives will be credited into staff's salary crediting account within 8 weeks from the month the relevant application is approved. Eg: For cards approved in March 2013, Incentives will be credited into staff's payroll account by May 2013 and Bonus Cash to be credited into their respective principle card by May 2013.

16.The decision of OCBC Bank on all matters relating to the promotion is final, conclusive and binding and no correspondences will be entertained.

17. OCBC Bank reserves the right to replace the cash reward with any other item at its absolute discretion and may vary, amend or delete any of these terms and conditions without notice.

18.These terms and conditions shall be governed by the laws of Singapore, and all participants shall submit to the exclusive jurisdiction of the Singapore Courts.

19.A person who is not a party to any agreement governed by these terms and conditions shall not have any right under Contracts (Right of Third Parties) Art (Cap 53B) to enforce any of these terms and conditions.