

## Terms and Conditions Governing the OCBC PayLite Cashback Promotion (the “Promotion”)

1. This Promotion is valid until 31 January 2019 or such other period as may be determined by Oversea-Chinese Banking Corporation Limited (“OCBC”) in its absolute discretion (the “Promotion Period”).
2. You are eligible to take part in this Promotion (“Eligible Cardmembers”) if:
  - a. You are a principal cardmember of an OCBC Credit Card. For the purpose of this Promotion, OCBC Credit Cards means all credit cards issued by OCBC (except OCBC Cashflo MasterCard, OCBC GE Cashflo MasterCard, and Debt Consolidation cards (“DC Cards”));
  - b. You have submitted your PayLite application no less than seven (7) business days before the issue of the relevant billing statement;
  - c. You have successfully converted a transaction of S\$1,500 or more on at least one OCBC Credit Card into PayLite of 12, 18 or 24 months tenure; and
  - d. Your OCBC Credit Card account(s) are in good standing with OCBC during this Promotion Period.
3. Eligible Cardmembers will receive cashback for every transaction successfully converted to PayLite of value S\$1,500 or more on their OCBC Credit Cards, regardless of the number of transactions which have been successfully converted into PayLite in accordance with the terms of this Promotion during the Promotion Period. Note that transactions cannot be combined to qualify for the minimum S\$1,500 requirement.
4. The cashback amount to be awarded for each successful PayLite application of 12, 18 or 24 months’ tenure will depend on the transaction value. If the transaction value is S\$1,500 to S\$2,999, the Eligible Cardmember will be entitled to S\$20 cashback. If the transaction value is S\$3,000 to S\$4,499, the Eligible Cardmember will be entitled to S\$50 cashback. If the transaction value is higher than S\$4,499, the Eligible Cardmember will be entitled to S\$80 cashback.
5. In summary, please refer to the table below:

<b>For applications of 12, 18, or 24 month tenures:</b>	
<b>Transaction amount</b>	<b>Cashback earned</b>
S\$1,500 – S\$2,999	Earn S\$20 cashback
S\$3,000 – S\$4,499	Earn S\$50 cashback
S\$4,500 and above	Earn S\$80 cashback

6. OCBC will in its absolute discretion credit the qualifying cashback amount into any of the OCBC Credit Card accounts of the principal cardmember set up with PayLite by the end of the following month after the principal cardmember’s PayLite application has been approved.
7. OCBC reserves the right to disqualify your eligibility to this Promotion if you are eligible for other ongoing promotions.
8. You cannot transfer or exchange the cashback for cash, or other benefits.
9. OCBC 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.

10. OCBC reserves the right at any time without giving any reason or notice to you to deduct, withdraw or cancel any cashback, rewards or rebates awarded to you without liability. You will not be entitled to any payment or compensation whatsoever in respect of such deduction, withdrawal or cancellation.

11. OCBC'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.

12. These terms and conditions shall be governed by the laws of Singapore and the participants in this Promotion irrevocably submit to the non-exclusive jurisdiction of the courts of Singapore.

13. A person who is not a party to the 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.