

**Terms and Conditions Governing Plus! Visa / NTUC Plus! Visa Credit Cardmembers
“Apply Online Campaign”**

Promotion Period

1. The promotion period shall be from 1st October 2015 to 31st December 2015 (both dates inclusive), or such other period(s) as may be determined by Oversea-Chinese Banking Corporation Limited (“OCBC Bank”) in its absolute discretion (the “Promotion Period”).
2. A one-time flat cash rebate of S\$30 (“Cash Rebate”) is provided to Plus! / NTUC Plus! Visa main credit card members upon such members’ card online application approval during the Promotion Period.

Eligibility

This Promotion is only applicable to eligible Plus! Visa / NTUC Plus! Visa Credit Cardmembers, subject to the following:

3. This Promotion applies to only Plus! Visa / NTUC Plus! Visa main credit card applications submitted via www.ocbc.com/plus during the Promotion Period, and which have been approved by OCBC Bank during the Promotion Period.
4. Subject to the conditions for this Promotion being fulfilled, the Cash Rebate will be credited into the eligible customer’s new Plus!/ NTUC Plus! Visa Credit Card account by 28th February 2016. This Cash Rebate is neither transferable nor exchangeable for other gifts in kind.
5. For the avoidance of doubt, card applications submitted through other modes or channels other than as set out in paragraph 3 above will not be eligible for this Promotion.
6. Applicants who had cancelled an existing Plus! card facility within the last 6 months prior to this promotion and re-applied for it under this Promotion are not eligible to participate in this Promotion.

General

7. OCBC Bank shall not be responsible for the quality, merchantability or the fitness for any purpose or any other aspect of any gifts/promotion items.
8. 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 from time to time without notice including without limitation, the eligibility of any Credit Cardmember and the dates of this Promotion.
9. Without prejudice to these terms and conditions, all participants in this Promotion expressly and irrevocably permit and authorise OCBC Bank to disclose, reveal and divulge information regarding their information and particulars to any person (including, without limitation, the parties involved in organising, promoting and conducting this Promotion) as OCBC Bank deems fit.
10. OCBC Bank’s decision on all matters relating to this Promotion will be at its absolute discretion and will be final and binding on all participants. No correspondence shall be entertained. In the event of any inconsistency between these terms and conditions and any brochure, marketing or promotional material relating to this Promotion, these terms and conditions will prevail.
11. 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. 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 (Cap 53B) to enforce any of these terms and conditions.

**Terms and Conditions Governing Plus! Visa / NTUC Plus! Visa Credit Cardmembers
“S\$20 Cash Rebate Promotion”**

The S\$20 cash rebate promotion contains two sections: a) S\$10 cash rebate for Approved Card; and b) S\$10 cash rebate for recurring payments or EZ-Reload charged. For the avoidance of doubt, both sets of terms and conditions are independent of each other.

a) Terms and Conditions governing S\$10 cash rebate for Approved Card

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

- 1) The S\$10 cash rebate promotion applies only to successfully approved NTUC Plus! / Plus! Visa credit and debit card applications.
- 2) The Plus! Visa/NTUC Plus! Visa Credit/Debit Card is approved between 01 October 2015 to 31 December 2015 (both dates inclusive) (the “Promotion Period”).
- 3) To qualify for the S\$10 rebate, at least S\$250 must have been spent on a relevant NTUC Plus!/Plus! Visa credit/debit card (calculated based on the total spend incurred by the principal and/or supplementary cardholders of that relevant card) during the Promotion Period and such spend must be made within the first 30 days of the approval of the relevant NTUC Plus!/Plus! Visa credit/debit card. This Promotion is limited to the first 5,000 qualified cardmembers only. OCBC Bank has the absolute discretion to determine whether a cardmember is qualified to receive the rebate or to participate in this Promotion.
- 4) Applicants who had cancelled an existing NTUC Plus! / Plus! card facility within the last 6 months prior to this Promotion and re-applied for it under this Promotion are not eligible for the cash rebates.
- 5) Transactions relating to cash advances, instalment payment plan, balance transfers, Cashwise / Cashout, bank charges, finances and late charges are not eligible in the computation of the spend required for this Promotion.
- 6) 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.
- 7) 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.
- 8) 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.

b) Terms and conditions governing S\$10 cash rebate for recurring payments or EZ-Reload charged

IMPORTANT: We have extended the promotion period for this promotion to 31 December 2015. The existing terms and conditions governing this promotion (Document version: [28 July 2015] (the "Existing T&Cs") will therefore be updated and superseded by the new terms and conditions set out below (the "Updated T&Cs") with effect from [23 September 2015].

The cash rebate of S\$10 is only applicable to eligible Plus! Visa/NTUC Plus! Visa Credit/Debit Cardmembers, subject to the following terms and conditions:

1) To qualify for a S\$10 rebate, Plus! Visa/NTUC Plus! Visa Credit/Debit Cardmembers must satisfy the three requirements stated below:

(i) Sign up for a recurring payment to StarHub, M1, Singapore Press Holdings or Town Councils in Singapore (collectively "Billing Organisation") or EZ-Reload payment scheme provided by EZ-Link. For StarHub, M1, Singapore Press Holdings and Town Councils, the Cardmember may sign up for the recurring payment using the OCBC 'EasiPay Form' (available here) or directly with these Billing Organisations. For EZ-Reload, the Cardmember has to sign up online through EZ-Link's website.

(ii) Successfully make (a) a recurring payment to the relevant Billing Organisation or (b) an EZ-Reload payment to EZ-Link, within 2 months from the approval of the recurring payment or the EZ Reload payment scheme, as the case may be.

(iii) The recurring or EZ-Reload payment must be made by 31 December 2015.

2) Payment is considered successful only when the transaction is posted in the monthly statement of the Cardmember. OCBC Bank will only consider the first recurring payment made for an account with a Billing Organisation or EZ-Reload payment scheme for cash rebate. Subsequent recurring payments made for the same account is not eligible for cash rebate. Eligible EZ-Link cards must be issued by EZ-Link and exclude cards issued by third parties, namely concession cards issued by the Land Transport Authority and NETS Flashpay cards issued by NETS. For terms and conditions related to EZ-Reload, please refer to <http://www.ezlink.com.sg>

3) The maximum cash rebate which a Principal Cardmember is eligible to enjoy in this promotion is S\$10. This promotion is open to both Principal and Supplementary Cardmembers. Cash rebates accumulated by Principal and/or Supplementary Cardmembers will be credited into the Principal Cardmember's card account within 60 days after a successful payment is made. For the avoidance of doubt and notwithstanding anything to the contrary, if both a Principal Cardmember and his Supplementary Cardmember satisfy the conditions under this promotion to receive the rebate, OCBC Bank will only credit a one-time S\$10 cash rebate into the Principal Cardmember's account.

4) This promotion is not applicable for Principal Cardmembers whose card account had been credited with the cash rebate of S\$10, S\$20 or S\$30 in the 'S\$30 Cash Rebate' promotion held between March 2012 and February 2014 ("Previous Promotion"). This restriction applies notwithstanding that the Principal Cardmember has terminated and re-applied for any of the cards after the Previous Promotion. For the avoidance of doubt, Supplementary Cardmembers who participated in the Previous Promotion and subsequently applies for a Principal Plus! Visa/NTUC Plus! Visa Credit/Debit Card will be eligible to participate in this promotion.

5) OCBC reserves the right to claw back the S\$10 rebate which has been paid out in whatever circumstances OCBC deems appropriate (including without limitation, OCBC has the discretion to claw back the \$10 rebate if there are less than three recurring transactions made for the same account with a Billing Organisation/ EZ-Link within six months after the recurring payment has been set up).

6) This promotion is valid from 1 March 2014 to 31 December 2015 (both dates inclusive).

7) The decision of OCBC on all matters relating to the promotion is final, conclusive and binding on all participants and no correspondences will be entertained. In the event of any inconsistency between these terms and conditions and the contents of any brochure, marketing or promotional material relating to this promotion, these terms and conditions shall prevail.

8) OCBC reserves the right to terminate or suspend this promotion and/or add to, delete, change or vary these terms and conditions at any time or from time to time without notice.

9) These terms and conditions shall be governed by the laws of Singapore and the participants in the promotion irrevocably submit to the non-exclusive jurisdiction of the courts of Singapore.

10) 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.

Version Date: 23 September 2015