

Terms and Conditions Governing MyOwn Account Debit Card Promotion (Dec 2024 – Jan 2025)

1. Eligibility

- 1.1 The promotion is open to individuals:
- a) Who own a MyOwn Account Debit Card (the 'Eligible Customer')

2. Promotion Duration

- 2.1 This campaign will take place from 1 December 2024 to 31 January 2025.

3. Promotion Mechanics

- 3.1 An Eligible Customer shall be entitled to S\$1 cashback for every 3 transactions made across any of the following 4 categories; refer to the appendix below for the merchants eligible for this campaign.

Category	Merchants	Merchant Category Codes (MCC) and names
1. Entertainment and Movies	<ol style="list-style-type: none"> 1. Arcade Planet 2. Cathay Cineplexes 3. EagleWings Cinematics 4. Golden Village 5. Shaw Theatres 6. Timezone 7. WE Cinemas 	<ul style="list-style-type: none"> • 7832 (Motion Picture Theatres) • 7994 (Video Game Arcades and Establishments) • 7996 (Amusement Parks, Carnivals, Circuses, Fortune Tellers)
2. Food and Beverage	<ol style="list-style-type: none"> 1. 4Fingers Crispy Chicken 2. Astons 3. Burger King 4. CHICHA San Chen 5. COLLIN'S 6. Genki Sushi 7. Gong Cha 8. Guzman y Gomez 9. HEYTEA 10. Hot Tomato 11. KFC 12. KOI Thé 13. Kopitiam 14. Koufu 15. LiHO TEA 16. McDonald's 17. Monster Curry 18. MOS Burger 19. PlayMade 20. Pizza Hut 21. Saizeriya 22. Starbucks 23. Subway 24. SUKIYA 25. Sushiro 26. Sushi Express 27. TORI-Q 28. The Alley 29. The Coffee Bean & Tea Leaf 30. Yoshinoya 	<ul style="list-style-type: none"> • 5812 (Eating Places and Restaurants) • 5814 (Fast Food Restaurants)
3. Books and Stationery	<ol style="list-style-type: none"> 1. Kinokuniya 2. POPULAR Bookstore 	5942 (Book Stores)
4. Billing and Subscriptions	Apple	<ul style="list-style-type: none"> • APPLE.COM/BILL CORK IE_U • APPLE.COM/BILL ITUNES.COM_U • ITUNES.COM

3.2 The 3 transactions may be made in any combination across any of the 4 categories.

a) Sample illustration:

Transactions made	Cashback received
1 transaction on merchant from Entertainment and Movies category	S\$1
1 transaction on merchant from Food and Beverage category	
1 transaction on merchant from Books and Stationery category	
3 transactions on merchants in the Food and Beverage category	S\$1
2 transactions on merchants in the Books and Stationery category	S\$1
1 transaction on Apple/iTunes category	

3.3 There is a limit of S\$20 cashback that each customer can receive in a single calendar month. Each transaction must be at least S\$1 and be in Singapore Dollars.

- a) i.e. if a customer makes 18 transactions in a month, they are eligible for S\$6 cashback.
- b) However, if a customer makes 63 transactions in a month, they will receive a maximum of S\$20 cashback.

3.4 The cashback will be credited into Eligible Customer's MyOwn Account within the first 20 days of the subsequent calendar month of the customer meeting the criteria set out in 3.1, 3.2 and 3.3.

- a) i.e. if the customer makes 3 eligible transactions on 1 December 2024, the cashback will be credited into the customer's MyOwn Account by 20 January 2025.
- b) i.e. if the customer makes 3 eligible transactions on 15 January 2025, the cashback will be credited into the customer's MyOwn Account by 20 February 2025.

3.5 A transaction will be determined by its transaction date based on Singapore Timing (UTC+08:00) and must be posted for the spend to be qualified. For avoidance of doubt, the date on which the transaction is submitted or posted may differ from the actual date the transaction was made, and OCBC Bank bears no liability for any late submission or transaction posting of any purchase by any merchant that might affect the Promotion.

3.6 OCBC Bank reserves the right and at any time at its absolute discretion and without giving any reason or notice to withdraw, clawback, cancel and/or invalidate any cashback awarded to customer without liability. A customer will not be entitled to any payment or compensation whatsoever in respect of such withdrawal, clawback, cancellation or invalidation.

3.7 The eligibility of any Eligible Customer to participate in this Promotion and/or receive and additional cashback shall be determined at the absolute discretion of OCBC Bank.

4. General

4.1 This Promotion shall not apply in conjunction with any other privileges or promotions unless otherwise stated.

4.2 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.

4.3 OCBC Bank 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. The decision of OCBC Bank 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.

4.4 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.

- 4.5 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, or any notice which is misdirected or lost in the post or in transmission.
- 4.6 These terms and conditions shall be governed by laws of Singapore and the participants irrevocably submit to the nonexclusive 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 (Right of Third Parties) Act 2001 to enforce any of these terms and conditions.
- 4.7 By participating in this Promotion, the customer hereby agrees and consents to the collection, use and disclosure of their personal data by OCBC Bank and its related corporations (collectively, "OCBC Group") for the purposes of managing and administering this Promotion, and such other related purposes, in accordance with OCBC's Data Protection Policy (which can be accessed via the OCBC website > Personal Banking > Policies).

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