

## **Terms & Conditions Governing the OCBC Card Acquisition & Love Bonito Promotion (the “Promotion”)**

### **Promotion Period**

1. The promotion period shall run from 14 March 2022 to 30 April 2022 (both dates inclusive), or such other period(s) as may be determined by Oversea-Chinese Banking Corporation Limited (“OCBC Bank”) at its absolute discretion (the “Promotion Period”).

### **Eligibility**

2. You will qualify for the Promotion (“Eligible Cardmember”) if:
  - i. you have applied for any of the eligible OCBC Credit Cards (as set out in Clause 3 below) on OCBC x Love, Bonito” Online promotion landing page on OCBC’s website  
  
during the Promotion Period and whose Card application is approved during the Promotion Period; and
  - ii. you have spent a minimum of S\$300 of Qualifying Spend during the Eligible Period on your OCBC Credit Card in accordance with the terms and conditions of the Promotion (“Minimum Qualifying Spend”).

### **Definitions**

3. Eligible OCBC Credit Cards:
  - i. 90°N Visa;
  - ii. 90°N Mastercard
  - iii. Titanium Rewards Credit cards
4. “Eligible Period” refers to any of the following period
  - i. Card Approval Date + 30 Days
5. “New OCBC Cardmember” refers to any person who (i) currently does not hold an existing OCBC Credit Card and (ii) has not held an OCBC Credit Card in the previous twelve (12) months. Applicants who had cancelled existing OCBC Credit Card facilities within the last twelve (12) months prior to the commencement of the Promotion and re-applied for such facilities under the Promotion are not eligible as a New OCBC Cardmember. For the avoidance of doubt, existing supplementary OCBC Credit Card cardholders who do not hold any OCBC Credit Cards as a principal cardholder are eligible to participate in the Promotion as a New OCBC Cardmember.
6. “Qualifying Spend”:
  - i. refers to any retail transaction (including face to face or online purchases);
  - ii. does not include payments or transactions relating to annual card fees, insurance premiums, Cash-On-Instalment IPP, extended payment plan, income tax payment, bill payments made via Internet Banking, bill payments made via AXS, interest, late payment charges, goods and services taxes, cash advances, balance transfers, bus/MRT transactions, Transit top-up, contactless payments and other bank fees and charges;
  - iii. does not include payments made to or transactions performed at merchants that fall into the exclusion categories/excluded organisations as set out by OCBC Bank at undefined; and
  - iv. will be determined by its transaction date based on Singapore Timing (UTC+08:00). 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.

## Promotion Mechanics

7. Eligible Customers who meet the conditions specified herein will be entitled to receive
  - i. \$50 Love Bonito E-Gift card (the "Gift") – Existing OCBC Cardmember
  - ii. \$150 Love Bonito e-Gift card (the "Gift") – New OCBC Cardmember
 subject to these terms and conditions.
8. The Promotion is limited to the first 300 Eligible Customers (Eligible Customers include the aggregate of all Existing OCBC Cardmember and New OCBC Cardmember) who meet the conditions set out in these terms and conditions during the Promotion Period. For the avoidance of doubt, in the event that any person entitled to the Gift is subsequently found to be ineligible for the Promotion, OCBC Bank shall not be obligated or liable to provide the Gift to another Eligible Customer.
9. For principal cardmembers with supplementary Cards, the Gift will be awarded for the aggregated spend on both the principal Card and supplementary Card.
10. Eligible Customers are entitled to a maximum of 1 Gift.
11. OCBC Bank reserves the right in its sole and absolute discretion to determine whether a transaction qualifies as a Qualifying Spend under the Promotion. If OCBC Bank in its sole and absolute discretion decides that any transaction is not to be considered a valid transaction, the Gift will not be awarded.
12. If any Eligible Customer is subsequently discovered to be ineligible to participate in the Promotion or to receive the Gift, OCBC Bank reserves the right to (i) forfeit or withdraw the Gift at any time; or (ii) (where the Gift has been redeemed) claw-back the Gift or request the relevant customer to repay to or compensate OCBC Bank the value of the Gift at any time, and OCBC Bank shall have the right to debit the value of the Gift 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 should any Gift be forfeited or withdrawn, if any Gift is reclaimed by OCBC Bank, or if a customer is asked to repay to or compensate OCBC Bank the value of the Gift for whatsoever reasons.
13. The Promotion shall not apply in conjunction with any other privileges or promotions unless otherwise stated.

## Gift

14. Eligible Customers who meet the relevant conditions and minimum spend requirement during each eligible period will qualify to receive the Gift within 2 months after the end of the eligible Period.

<b>Cards Approved Within</b>	<b>Eligible Period</b>	<b>Conditions required</b>	<b>Will be fulfilled latest by</b>
14 March 2022 – 31 March 2022	Card Approval Date + 30 Days	Minimum eligible spend of S\$300 within eligible period	31 July 2022
01 April 2022 – 30 April 2022	Card Approval Date + 30 Days	Minimum eligible spend of S\$300 within eligible period	

15. The Gift will be sent to the Eligible Customer via SMS.
16. The Gift is strictly not refundable and cannot be replaced if lost, damaged or expired.
17. The Gift is strictly not exchangeable for cash.
18. OCBC Bank reserves the right to substitute or replace the Gift with any item of similar value at its sole discretion without notice to any person.

**General**

19. The eligibility of any Eligible Customer to participate in this Promotion and/or receive any Gift shall be determined at the absolute discretion of OCBC Bank.
20. 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.
21. 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.
22. OCBC Bank'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. 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.
23. 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.
24. 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. 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.

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