

Terms and Conditions Governing the OCBC 365 Card Daily Essentials Promotions (the "Promotion")

Promotion Period

1. The Promotion Period is from 1 March 2020 to 31 May 2020 (the "Promotion Period").

Eligibility

2. You are eligible to take part in the Promotion ("Eligible Cardmembers") if:

- (a) You are an existing OCBC 365 Cardmember;
- (b) Your OCBC 365 Card account must be in good standing with OCBC during the Promotion Period; and
- (c) You are among the first 13,000 OCBC 365 Credit Cardmembers to successfully register for the Promotion via SMS with the mobile number registered with OCBC during the Promotion Period according to the format below, and have received an SMS from OCBC confirming successful registration.

SMS 365DE <space> Last 6 digits of your 365 Credit Card to 72377.

For example: 365DE 109607.

Cashback

3. Cardmembers must spend a minimum of S\$800 of Qualifying Spend (defined in Clause 10 below) based on posted transactions in a calendar month on the OCBC 365 Card (the "Minimum Spend Requirement") to earn cashback at the following special rates:

- (a) 6% Cashback on all grocery transactions spent at stores classified under the Merchant Category Code: 5411
- (b) 6% Cashback on all transactions spent at these 3 merchants:
 - (i) Guardian
 - (ii) NTUC Unity
 - (iii) Watsons

Category	Current OCBC 365 CREDIT CARD CASHBACK PROGRAMME	Promotion (1 March – 31 May 2020)
(a) Grocery (Merchant Category Code: 5411)	3% cashback subject to meeting Minimum Spend Requirement	6% cashback subject to meeting Minimum Spend Requirement
(b) Drugstore transactions at: (i) Guardian (ii) NTUC Unity (iii) Watsons	0.3% cashback	6% cashback subject to meeting Minimum Spend Requirement

4. Cashback includes transactions purchased online or in-store (locally or overseas).

5. An Eligible Cardmember who has met the Minimum Spend Requirement during the Promotion Period will receive a maximum cashback of up to S\$80, in accordance with the maximum cashback set out in clause 1c of OCBC 365 CREDIT CARD CASHBACK PROGRAMME.

6. The Minimum Spend Requirement can be aggregated between Principal and Supplementary Cardmembers and is only valid for transactions posted in the relevant calendar month.

7. Refunded transactions will be deducted from the relevant monthly billed amount for the computation and award of cashback.

8. Eligible Cardmembers will need to register only once for the Promotion during the Promotion Period.

9. Cashback earned will be credited into the Principal Cardmember's card account in the following month based on posted transaction. Cashback earned by a Supplementary Cardmember will be credited to the Card Account of the Principal Cardmember.

Definition of Qualifying Spend

10. "Qualifying Spend" refers to retail spend on any OCBC credit card which are face to face or online purchases, and includes Supplementary Card spend, but transactions made via NETS, annual card fees, Cash on Instalment, Instalment Payment Plan, Interest, Late Payment charges, Tax Payment, Cash Advances, Balance Transfers, Internet Banking, AXS, SAM or any other payment network and all other bank fees and charges are excluded from the calculation of the spend for this Promotion.

11. Transactions which are performed at merchants that fall into the exclusion categories/excluded organisations as set out by the bank on <https://www.ocbc.com/assets/pdf/365-terms-and-conditions-1-oct-2019.pdf> will not be counted as "Qualifying Spend".

12. For the avoidance of doubt, OCBC has absolute discretion to determine whether a transaction constitutes a "Qualifying Spend".

General

13. OCBC has the right to end or withdraw the Promotion without giving you notice.

14. OCBC has the absolute discretion to amend, vary or change these terms and conditions without your consent or providing any notice to you including without limitation, the eligibility of any Eligible Cardmembers and the dates of the Promotion.

15. OCBC's decision on all matters relating to the 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 the Promotion, these terms and conditions will prevail.

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