

## Terms & Conditions Governing the OCBC credit card Sign-Up Promotion for S\$80 Tipsy Collective Dining E-Voucher Promotion (the “Promotion”)

### Promotion Period

1. The promotion period shall run from 26 August to 31 December 2024 (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 be eligible for the Promotion (“Eligible Cardmember”) if:
  - a. you are a new OCBC Cardmember (as defined below) who has applied for an Eligible Card (as set out at clause 3), via <http://go.ocbc.com/tipsy>, during the relevant Promotion Period for each type of Eligible Card (as set out at clause 3 below) and whose Card application is approved, by 11:59 PM on 31 January 2025;
  - b. your Card account is active and in good standing with OCBC Bank from the start of the promotion Period until the point of fulfilment; and
  - c. you have met Qualifying Spend of any amount (as defined below) on your Eligible Card during the Qualifying Spend Period (as defined below) in accordance with the terms and conditions of the Promotion.

### Definitions

3. “Eligible Cards” means any of the following OCBC Credit Cards:
  - OCBC 365 Credit Card
  - OCBC Rewards Card
  - OCBC 90°N Card
  - OCBC INFINITY Cashback Card
4. “Qualifying Spend”:
  - refers to any retail transaction (including face to face or online purchases);
  - 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 and other bank fees and charges;
  - 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 for the following product(s):
    - **OCBC 365 Credit Card**  
<https://www.ocbc.com/iwov-resources/sg/ocbc/personal/pdf/cards/tncs-governing-365-cc-cashback-programme-1april24.pdf>
    - **OCBC Rewards Card**  
<https://www.ocbc.com/iwov-resources/sg/ocbc/personal/pdf/cards/tncs-ocbc-rewards-card-15x-ocbcdollars-q1-24-campaign.pdf>
    - **OCBC 90°N Card**  
<https://www.ocbc.com/iwov-resources/sg/ocbc/personal/pdf/cards/tncs-governing-ocbc-90n-card-programme.pdf>
    - **OCBC INFINITY Cashback Card**  
<https://www.ocbc.com/iwov-resources/sg/ocbc/personal/pdf/cards/tncs-governing-ocbc-infinity-cashback-card-programme.pdf>
  - 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.

5. A “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 within the last twelve (12) months prior to the commencement of the Promotion. 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 to participate in the Promotion. For the avoidance of doubt, existing supplementary OCBC credit cardmember who do not hold any OCBC credit card as a principal cardmember are eligible to participate in the Promotion.

**Promotion Mechanics**

6. Eligible Cardmember shall make Qualifying Spend of any amount within 30 days of the approval of your Eligible Card (“Qualifying Spend Period”) to be entitled to receive:

**Tipsy Collective Dining E-voucher of S\$80 (“E-voucher”).**

7. To qualify for the promotion, Eligible Cardmembers who meet the conditions specified herein will receive the following E-voucher for each relevant Offer (as set out below), subject to these terms and conditions:

<b>E-voucher</b>	<b>Offer</b>	<b>Qualifying Spend Period</b>
Tipsy Collective Dining E-voucher of S\$80	Eligible Cardmember make Qualifying Spend of any amount within the Qualifying Spend Period	Within 30 days of the approval of your Eligible Card

8. Only 1 Eligible Card can be registered by the Eligible Cardmember for the Promotion.
9. Each Eligible Cardmember is only entitled to receive a maximum of one E-voucher under the Promotion. For the avoidance of doubt, if an Eligible Cardmember applies for two Eligible Cards within the Promotion Period, he will only receive a maximum of one E-voucher.
10. OCBC Bank reserves the right in its sole and absolute discretion to determine whether a transaction qualifies as a Qualifying Transaction 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 E-voucher will not be awarded.
11. For principal Eligible Card cardmembers with supplementary Eligible Cards, the E-voucher will be awarded for the aggregated Qualifying Transactions on both the principal Eligible Card and supplementary Eligible Card.
12. Eligible Cardmember will receive the E-voucher by the date falling four (4) calendar months after the Eligible Cardmember's Qualifying Spend Period (“Fulfilment Period”).
13. For the avoidance of doubt, in the event that any person entitled to the E-voucher is subsequently found to be ineligible for the Promotion, OCBC Bank shall not be obligated or liable to provide the E-voucher to another Eligible Cardmember.
14. 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 to participate in the Promotion.
15. The Promotion shall not apply in conjunction with any other privileges or promotions, unless otherwise stated.
16. An Eligible Cardmember’s spend on any refunded transactions will not be taken into account in the computation of Qualifying Spend for the purpose of determining such Eligible Cardmember’s entitlement to the E-voucher.
17. 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 E-voucher awarded to any customer

- without liability. A customer will not be entitled to any payment or compensation whatsoever in respect of such withdrawal, clawback, cancellation or invalidation.
18. 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 E-voucher awarded to any Cardmember without liability. A Cardmember will not be entitled to any payment or compensation whatsoever in respect of such withdrawal, clawback, cancellation or invalidation.
  19. OCBC Bank reserves the right to claw-back and deduct from any of the Eligible Cardmember's accounts with OCBC Bank the equivalent value of the E-voucher if the Eligible Cardmember closes his/her Card account during, or within twelve (12) months from the end of, the Promotion Period. If any Eligible Cardmember is subsequently discovered to be ineligible to participate in the Promotion or to receive the E-voucher, OCBC Bank reserves the right to (i) forfeit or withdraw the E-voucher at any time; or (ii) claw-back the E-voucher or request the relevant Cardmember to repay to or compensate OCBC Bank the value of the E-voucher at any time, and OCBC Bank shall have the right to debit the value of the E-voucher or such other amount as it deems fit from the account(s) of the Cardmember. No person shall be entitled to any payment or compensation from OCBC Bank should any E-voucher be forfeited or withdrawn, if any E-voucher is reclaimed by OCBC Bank, or if a Cardmember is asked to repay to or compensate OCBC Bank the value of the E-voucher for whatsoever reasons.

#### **Additional terms and conditions in relation to E-voucher**

20. An Eligible Cardmember who has selected and is eligible for E-voucher will be notified during the Fulfilment Period via an SMS to an Eligible Cardmember's mobile number or email address registered with the Bank ("Notification"). The E-voucher must be redeemed within the stipulated timeframe stated in the Notification and no early or late redemption will be entertained.
21. The E-voucher is strictly not transferrable or exchangeable for cash, credit or other E-voucher or otherwise in full or in part. No payment or compensation whether in cash, credit or in kind shall be made for any uncollected, lost, misplaced, defaced, stolen or damaged E-voucher. The E-voucher cannot be replaced if lost, misplaced, defaced, stolen or damaged.
22. The E-voucher is only valid to use at any Topsy Collective venues.
23. The E-voucher is valid for 60 days from issuance date. Strictly no further extension will be given to expired voucher.
24. E-voucher is valid for fully registered Topsy Collective members only. To redeem the voucher, kindly inform the staff for redemption with your mobile number and pin. you may log onto [membership.topsycollective.com](http://membership.topsycollective.com) to view your rewards.
25. The E-voucher cannot be redeemed or used in conjunction with other promotions, loyalty points, discounts, vouchers and privileges.
26. The E-voucher is non-exchangeable, non-refundable, non-transferable, non-redeemable for cash nor substituted for other rewards. Voucher will be used based on its full value. Any residual value of the voucher is non-refundable.
27. The E-voucher is non-redeemable on past bills.
28. Topsy Collective Management reserves the right to amend the terms and conditions and any promotions without prior notice.

#### **General**

29. The eligibility of any Eligible Cardmember to participate in the Promotion or to receive the E-voucher shall be determined at the absolute discretion of OCBC Bank.
30. 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 cardmember and the dates of the Promotion.
31. 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.

32. 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.
33. 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.
34. 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 2001 to enforce any of these terms and conditions.
35. By participating in this Promotion, the Eligible Cardmember 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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