

Terms & Conditions Governing the OCBC x Apple Back To School Campaign Acquisition Promotion (the “Promotion”)

Promotion Period

1. The promotion period shall run from 20 May 2024 Singapore Time (SGT) 00:00 to 31 July 2024 SGT 23:59 (both dates inclusive), or such other periods(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:
 - a. you are a new OCBC Debit Cardmember (as defined below) who has applied for an Eligible Card, via the dedicated campaign page with the source code DCBTS1, during the Promotion Period and;
 - b. whose card application is approved.

Definitions

3. “Eligible Card” means any of the following OCBC Cards in good standing with OCBC Bank during point of fulfilment:
 - a. OCBC Debit Card
 - b. FRANK Debit Card
4. A “new OCBC Debit Cardmember” refers to any person who (i) currently does not hold an existing OCBC Debit Card and (ii) has not held an OCBC Debit Card in the previous six (6) months. Applicants who had cancelled existing OCBC Debit Card facilities within the last six (6) 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.

Promotion Mechanics

5. Eligible Cardmembers who meet the conditions specified herein will receive a S\$20 Cash Credit (“Cash Credit”), subject to these terms and conditions.
6. The Promotion is limited to the first 1,000 Eligible Cardmembers who meet the conditions set out in these terms and conditions. For the avoidance of doubt, in the event that any person entitled to the Cash Credit is subsequently found to be ineligible for the Promotion, OCBC Bank shall not be obligated or liable to provide the Cash Credit to another Eligible Cardmember.
7. The Promotion shall not apply in conjunction with any other privileges or promotions unless otherwise stated.
8. 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 Cash Credit 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.
9. If any Eligible Cardmember is subsequently discovered to be ineligible to participate in the Promotion or to receive the Cash Credit, OCBC Bank reserves the right to (i) withdraw the Cash Credit at any time; or (ii) claw-back the Cash Credit or request the relevant customer to repay to or compensate OCBC Bank the value of the Cash Credit at any time, and OCBC Bank shall have the right to debit the value of the Cash Credit 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 Cash Credit be withdrawn, if any Cash Credit is reclaimed by OCBC Bank, or if a customer is asked to repay to or compensate OCBC Bank the value of the Cash Credit for whatsoever reasons.

Cash Credit

10. Subject to the fulfilment of all the conditions specified in these terms and conditions to the absolute satisfaction of OCBC Bank, the Cash Credit will be credited into the Eligible Cardmember’s approved Eligible Card.

11. The Cash Credit will be credited based on the following schedule:
 - i. Cards approved in the month of May 2024 – by 31 July 2024
 - ii. Cards approved in the month of June 2024 – by 31 August 2024
 - iii. Cards approved in the month of July 2024 – by 30 September 2024
 - iv. Cards approved in the month of August 2024 – by 31 October 2024
12. Applicants who had cancelled their Eligible Card within the 6 months prior to the Promotion and re-applied for it under the Promotion are not eligible to participate in the Promotion.
13. Each Eligible Cardmember is only entitled to receive a maximum of S\$20 Cash Credit under the Promotion.

General

14. The eligibility of any Eligible Cardmember to participate in this Promotion and/or shall be determined at the absolute discretion of OCBC Bank.
15. 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.
16. 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.
17. 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.
18. 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.
19. 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).
20. 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.

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