

## Terms & Conditions Governing the Watsons Debit Card – 1% Cashback Campaign (the “Promotion”)

### 1) Promotion Period

- (a) The promotion period shall run from 11 November 2024 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”).

### 2) Eligibility

- (a) You will qualify for the Promotion (“Eligible Cardmember”) if:
- you are an existing OCBC Debit or FRANK Debit cardmember;
  - you have received an electronic direct mail (eDM) or mobile push notification from OCBC Bank inviting you to participate in the Promotion (“Invitation”) (please note that the Invitation to participate in the Promotion is not transferrable);
  - your OCBC Debit Card account is active and in good standing with OCBC Bank during the Promotion Period until the point of fulfilment.

### 3) Promotion Mechanics

- (a) Eligible Cardmembers who meet the conditions specified herein will receive 1% cashback (capped at S\$3), subject to these terms and conditions.
- The Cashback shall be awarded to transactions at Watsons physical stores and official online store only, with no minimum spend required.
  - The Promotion is limited to the first 10,000 Eligible Cardmembers who meet the conditions set out above.
  - For avoidance of doubt, Watsons purchases made on online marketplaces (including but not limited to Lazada, Shopee, Amazon, etc) will not be eligible to receive the Cashback.
  - The cashback awarded to the Eligible Cardmember will be capped at a maximum of S\$3 per Eligible Cardmember within the defined Promotion Period.

### 4) Cashback

- (a) Cashback is computed based on 2 decimal places per transaction.
- (b) The Cashback will be credited into the Eligible Cardmember’s Eligible Card account based on the following schedule:
- Eligible Cardmembers meeting the condition set up above, will receive the cashback credited within 2 months from the Promotion Period end date – by 28 February 2025.
- (c) OCBC Bank reserves the right to vary the percentage of the Cashback required without notice at any time or from time to time.
- (d) Refunded purchases will be deducted from the relevant monthly billed amount for the computation and award of Cashback. Any reversed portion of Cashback will be reflected in the Billing Statement of the following month.
- (e) Any cashback awarded will be reflected in the Billing Statement provided on a monthly basis.
- (f) OCBC Bank reserves the right to replace the cashback with another item or kind of reward as we may determine without notice at any time or from time to time.
- (g) OCBC Bank may, at our sole discretion and without notice, suspend the Eligible Card at any time.
- (h) The crediting of cashback to Cardmember’s Eligible Card account will be entirely at our discretion and we shall not be liable or responsible for any loss or damage suffered or incurred by any Cardmember in connection with the Eligible Card.
- (i) In the event of any inconsistency between these Terms & Conditions and any brochure, marketing or promotional material relating to the Eligible Card, these Terms & Conditions shall prevail.
- (j) All cashback will be awarded in accordance with, among other things, the relevant recognised universal merchant category codes designated by the relevant merchant. As such, OCBC Bank shall not be liable in any way whatsoever to reward any rebate or compensate any Cardmember for any losses, liabilities, expenses or claims suffered or incurred by any such Cardmember if a relevant merchant classifies its universal merchant category code inaccurately and thereby causing the inability of OCBC Bank to reward any rebates to any Cardmember.
- (k) 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 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.
- (l) If any Eligible Cardmember is subsequently discovered to be ineligible to participate in the Promotion or to receive the Cashback, OCBC Bank reserves the right to (i) withdraw the Cashback at any time; or (ii) claw-back the Cashback or request the relevant customer to repay to or compensate OCBC Bank the value of the Cashback at any time, and OCBC Bank shall have the right to debit the value of the Cashback 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 cashback be withdrawn, if any cashback is reclaimed by OCBC Bank, or

if a customer is asked to repay to or compensate OCBC Bank the value of the cashback for whatsoever reasons.

**5) General**

- (a) The eligibility of any Eligible Cardmember to participate in this Promotion and/or shall be determined at the absolute discretion of OCBC Bank.
- (b) 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.
- (c) 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.
- (d) 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.
- (e) 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.
- (f) 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).
- (g) 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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