

Terms & Conditions Governing the OCBC Titanium Rewards WebAR Campaign @ Wisma Atria (the "Promotion")

Promotion Period

1. The promotion period shall run from 4 November 2023 to 31 December 2023 (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:
 - a. You currently do not hold a OCBC Titanium Rewards Credit Card;
 - b. You have applied for the OCBC Titanium Rewards Credit Card (the "Card") by scanning the QR code available at Wisma Atria branch on Saturday and Sunday during the Promotion Period and whose Card application has been approved during the Promotion Period;
 - c. 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
 - d. you have followed the steps of the Promotion Mechanics (as defined below) in accordance with the terms and conditions of the Promotion.

Promotion Mechanics

- 3. Eligible Cardmember who meet the conditions specified herein will receive up to 3,600 OCBC\$ (the "Gift") upon successful application of the Card, subject to these terms and conditions. Promotion is only valid for first 50 successful applicants per one Saturday and Sunday.
- 4. For successful Card applications without participation in the Miles Hunt, Eligible Cardmember will receive 600 OCBC\$. With every successful checkpoint in the Miles Hunt, Eligible Cardmember will receive 600 OCBC\$ per checkpoint, up to a total of 3,000 bonus OCBC\$. There are a total of 5 checkpoints within the Wisma Atria branch.
- 5. 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 Cardmember.
- 6. Eligible Cardmembers are entitled to a maximum of 1 Gift.

Gift

- 7. The Gift will be credited into the Card account of Eligible Cardmember by 31 March 2024.
- 8. The Gift is awarded on top of the Bonus OCBC\$ that you can enjoy under the OCBC Titanium Rewards Credit Card Programme (with effect from 1 November 2023), available at OCBC website > Personal Banking > Cards > OCBC Titanium Rewards Credit Card > Terms and conditions.
- 9. The Promotion shall not apply in conjunction with any other privileges or promotions.



- 10. 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 Gift 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.
- 11. OCBC Bank reserves the right to claw-back and deduct from any of the Eligible Customer's accounts with OCBC Bank the equivalent value of the Gift if the Eligible Customer closes his/her Card account during, or within six (6) months from the end of, the Promotion Period. 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.

General

- 12. 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.
- 13. 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.
- 14. 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.
- 15. 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.
- 16. 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.
- 17. 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.