

**Terms and Conditions governing the OCBC Titanium Rewards Card
\$50 GrabFood April to May 2020 Promotion for Existing OCBC Cardholders
("Promotion")**

Promotion Period

1. The promotion will be held from 1 April to 31 May 2020 (both dates inclusive) (the "Promotion Period").

Eligibility

2. To qualify ("Qualified Cardmembers"):
 - (a) you must be an existing OCBC credit or debit cardholder;
 - (b) you must apply for an OCBC Titanium Rewards Card through the web banner via OCBC Internet Banking **OR** the promotion website <https://www.singsaver.com.sg> as a main cardholder during the Promotion Period;
 - (c) your application must be among the first 1000 applications approved within Promotion Period; and
 - (d) you must charge at least S\$300 of Qualifying Spend (as defined in Clause 4 below) to your approved OCBC Titanium Rewards Card (the "Card") by the end of the next month following your Card approval date

Promotion

3. For the avoidance of doubt, the S\$300 of Qualifying Spend must be made by the following dates:

OCBC Titanium Rewards Card Approved Month	Spend at least S\$300 by	Date you will receive your GrabFood Voucher via SMS
April 2020	31 May 2020	30 June 2020
May 2020	30 June 2020	31 July 2020

4. "Qualifying Spend" refers to any retail transactions (including face to face or online purchases) but excludes transactions relating to insurance premiums, transit top-ups, 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.
5. Qualifying Spend will be determined by its posted 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 bears no liability for any late submission or transaction posting of any purchase by any merchant that might affect the Promotion. Any retail transactions charged to the Card but have yet to be posted to the Card account will not be taken into account to calculate the Qualifying Spend on your Card for the purposes of this Promotion.
6. For the avoidance of doubt, OCBC has absolute discretion to determine whether a transaction is considered a "Qualifying Spend".

7. Each Qualified Cardmember is entitled to receive S\$50 worth of GrabFood vouchers (the "Reward").
8. Each Qualified Cardmember is entitled to receive a maximum of one Reward throughout the Promotion Period.
9. Qualified Cardmembers will be notified within 3 months after their card approval date (as defined in Clause 3) via an SMS through the mobile number registered to their Titanium Rewards Card. The SMS will contain the code to redeem the Reward.
10. Your OCBC Titanium Rewards Card account must be active and in good standing at the time of crediting.
11. OCBC Bank reserves the right to replace or substitute the Reward with another gift of a similar value without prior notice, for any reason whatsoever.
12. OCBC reserves the right to claw-back and deduct from the Qualified Cardmember's Titanium Rewards account (the "Account") the equivalent value of the Reward if the Qualified Cardmember closes his/her Account during, or within six (6) months from the end of the Promotion Period.
13. Further, if any Qualified Cardmember is subsequently discovered to be ineligible to participate in the Promotion or to receive the Reward (which eligibility shall be determined at the discretion of OCBC), OCBC reserves the right to (i) withdraw the Reward at any time; or (ii) claw-back the Reward or request the relevant customer to repay to or compensate OCBC the value of the Reward at any time, and OCBC shall have the right to debit the value of the Reward 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 should any Reward be withdrawn, if any Reward is reclaimed by OCBC, or if a customer is asked to repay to or compensate OCBC the value of the Reward for whatsoever reasons.
14. The Promotion shall not apply in conjunction with any other privileges or promotions unless otherwise stated.

General

15. OCBC 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 Eligible Cardmember, the selection of any Qualified Cardmember and the dates of the Promotion.
16. OCBC 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 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'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 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. These terms and conditions shall be governed by the laws of Singapore and the participants shall irrevocably submit 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 rights under the Contracts (Rights of Third Parties) Act (Cap 53B) to enforce any of these terms and conditions.