

## **Terms and conditions: BankBazaar.sg Credit Card Promotion for OCBC Credit Cards**

“Promotion” refers to the BankBazaar Credit Card Promotion with OCBC Credit Cards

“Cash” refers to Cash gift transferred by BankBazaar.sg to the applicant upon validation of his/her eligibility for the Promotion.

### Promotion Period

- BankBazaar.sg Credit Card Promotion is valid for OCBC credit card applications submitted through BankBazaar.sg between **1 January 2019 and 31 Jan 2019**.

### Promotion Mechanics

For Eligible<sup>#</sup> OCBC Credit Card Customers only

- Eligible New Cardholders can redeem **S\$100 Cash** upon spending a minimum of S\$300 in Qualifying Transactions\* within one (1) month of Card Account Opening Date.
- For the **first 100 customers** whose application are approved and who have submitted a redemption claim to BankBazaar (within specified timelines), an **additional S\$50** will be given upon validation.
- Existing OCBC cardholders are not eligible to qualify for this Promotion and will not receive any gift from BankBazaar.sg.

### Cash Gift Redemption Mechanics

- Please submit your Cash gift redemption claim to [support@bankbazaar.sg](mailto:support@bankbazaar.sg) within 30 days from the date of your first credit card statement.
- The following needs to be included in your email:
  - I. BankBazaar.sg's Acknowledgement Email sent to you when your application was submitted
  - II. First month OCBC Credit Card Statement with proof of S\$300 spent on \*\*\*Qualifying Transactions
- Note: You must block out the first 12 digits of your credit card number and other sensitive information on the approval letter and/or credit card statement. The name, address and letter date must be clear and legible.
- In addition, the following details are required for BankBazaar.sg to transfer your Cash Gift via bank transfer:
  - I. Bank Account Holder's Name
  - II. Bank Name
  - III. Bank Account Number

### When will you get your Cash gift

- Upon receipt of your Cash gift redemption email, BankBazaar.sg will validate the eligibility of customers and successfully validated customers will receive their Cash gift within 6-8 weeks to customer's designated bank account.
- To check the status of your Cash gift redemption, please contact BankBazaar.sg customer service team at [support@bankbazaar.sg](mailto:support@bankbazaar.sg).

## General Terms & Conditions

- For the purpose of this Promotion, \*\*\*Qualifying Transactions refer to any retail transaction (including internet purchases) which does not arise from Annual Card fees, Cash-on-Instalment, Instalment Payment Plan, PayLite, extended payment plan, interest, late payment charges, tax payments, Cash Advances, Balance Transfers, bill payments made via Internet Banking, bill payments made via AXS and other fees
- # for the purpose of this Promotion, “Eligible New Customer” refers to:
  - I. New OCBC principal cardholder. In other words, you must not have any existing or previously cancelled OCBC credit cards in the last 12 months
- BankBazaar reserves the right to change the value of Cash gift given. In the case of delays in the transfer of Cash gift, BankBazaar will notify the customers and make the necessary arrangements to transfer the Cash gift.
- BankBazaar reserves the sole and absolute right to reject any Cash gift redemption claim if application was found to be made through other channels and/or platform and/or directly with bank(s) and/or made outside of the Promotion Period.
- By participating in this Promotion, an Eligible Customer consents to the partner banks to share with BankBazaar the status of their application.
- Eligible Customers shall be solely responsible to share the correct details with BankBazaar to make Cash gift Transfers in their bank accounts. BankBazaar shall not be responsible for any defaults/failure in cash transfer, due to incorrect information(s) shared by the customers.
- In the event Cash gift transfers fails due to incorrect or incomplete information shared by Eligible Customers, BankBazaar shall not make further attempts to transfer the same. BankBazaar shall not be liable to pay any penalty and/or damages due to such failure.
- Eligible Customers (“you”) at the time of providing the Bank Details to receive Cash gifts, hereby warrant and undertake the following:
  - a) The bank account details provided by you are complete, accurate and belong solely to you.
  - b) The bank account is a local SGD currency account.
  - c) No cash transfers shall be made to any of your joint bank accounts or accounts of any other person other than that of Eligible Customer.
  - d) The said bank account is a KYC compliant account and is in compliance with the applicable laws of Singapore.
  - e) The said bank account is not used for money laundering activities and/or any unlawful activities, directly or indirectly.
  - f) You shall indemnify BankBazaar against all claims and losses arising out of the breach of these terms and conditions due to any of your act/omission/representation.
- This Promotion is not applicable for any supplementary credit cards and no Cash gifts shall be provided upon approval of any supplementary card.
- No Cash gifts redemption claim requests will be entertained for any credit card product approved after the expiry of the time lines mentioned above.
- Approval of any credit card shall be at the sole discretion of partner banks.
- BankBazaar does not use the bank details provided by you for any purposes other than transferring Cash gifts to your accounts under this Promotion and purges the same after completion of the transaction.
- BankBazaar.sg shall not be liable for delay or error in Cash gift transfer occurred due to any acts or omission of the banks and/or due to any reason beyond its control.
- BankBazaar.sg reserves the right to add, modify the terms and conditions of this Promotion and/or or discontinue the Promotion at any time without prior notice.

- BankBazaar.sg reserves the right to verify the eligibility of participants. By taking part in this Promotion, participants confirm that they accept the terms and conditions set out herein.
- The decision with respect to the purchase of any financial product like credit cards personal loans or the viability of any financial product or service shall always be the sole responsibility and decision of the user/subscriber/participant.
- BankBazaar.sg shall not be liable for any losses suffered by any participant/customer due to rejection of any application by the partner banks.