

Terms & Conditions Governing “Swipe for more monthly rewards” of Joaquim Debit Card

1. The promotion “Swipe for more monthly rewards” is applicable to cardholders of Joaquim debit card (including primary and supplementary cards) of OCBC Bank (China) Ltd (“the Bank”).
2. Effective period: refers to period in the detailed rules for respective merchants).
3. The above promotion is only confined to merchants in Shanghai.
4. When enjoying the various benefits and conveniences associated with the Bank’s arrangement, cardholders are required to produce their Joaquim debit cards to the relevant products and/or services providers (“the Merchants”) and settle their payments via these cards. The Merchants have the right to check the cards against the identification documents of cardholders.
5. The specific benefits and conveniences as well as the specific rules for uses are jointly determined by the Bank and the Merchants and may change from time to time, without prior notice or obtaining the consent of cardholders.
6. Joaquim debit cardholders can enjoy the benefits and conveniences of the products and services of the Merchants designated by the Bank, under no circumstances should it be interpreted as that the Bank sells or recommends any such products or provide any such services to cardholders, nor the Bank be deemed to provide any quality warranty or assurance or commitment in any form for the products or services provided by the Merchants. Accepting the products or services is entirely based on the cardholder's own judgment and decision. The cardholder confirms that should there be any disputes arising from the purchase of products or use of services, he/she should directly contact the Merchants and seek for solutions.
7. The Bank reserves right to cancel, suspend or change all or part of the benefits and conveniences without prior notice. The Bank shall not shoulder any responsibilities arising from this. Cardholders should not request the Bank to undertake the responsibility of compensation or remedies in any form due to the above cancellation, suspension or change.
8. Cardholders cannot convert any benefits and conveniences of Joaquim debit card into cash.
9. If Joaquim debit card is lost, cardholders should promptly apply for a new card with the Bank. Any losses arising from the lost card should be borne by the cardholders.
10. The OCBC Bank (China) Ltd is responsible for formulating such terms & conditions and reserves the right of their final interpretation.
11. In case of any discrepancies between the Chinese and English texts, the Chinese text shall prevail.