

MoneySmart x OCBC Credit Card Sign Up Promotion Terms and Conditions

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Eligibility

For the purpose of this Promotion:

1. The “Qualifying Period” will be 13th March 2025 to 31st March 2025. Card application must be approved by 30th April 2025 23:59.
2. This promotion (“Promotion”) is conducted by MoneySmart Singapore Pte Ltd and is open to all residents of Singapore. Residents of Singapore include Singaporeans, Permanent Residents and foreigners holding Employment Passes, S Passes and work permits. MoneySmart reserves all rights to reject any rewards redemption submissions if the user is not a resident of Singapore.

Rewards

3. The “rewards” selection for this campaign are as stated in [Table 1](#) below.

Table 1: Spend Criteria and Rewards Selection Table

Spend Criteria Amount	Gift Selections Available
Apply for any of the eligible cards, and charge at least one qualifying transaction to it within 30 days of your application being approved (i.e. the Qualifying Spend Period)	S\$150 Cash via PayNow OR 1,960 SmartPoints* SmartPoints can be used to redeem the following popular items on our Rewards Store (Refer to Table 4)

MoneySmart’s Rollin’ Rewards Campaign March 2025

4. “Eligible Customers” can earn **1 chance** in the MoneySmart’s Rollin’ Rewards Campaign when they:
 - a. Have a MoneySmart account with a verified email address,
 - b. completed their **Rollin’ Rewards Questionnaire**,
 - c. granted marketing consent, and
 - d. agreed to the Terms and Conditions of the [Rollin’ Rewards campaign](#).
5. “Eligible Customers” that apply for an eligible MoneySmart Exclusive Credit Card Promotion (refer to [Table 3](#)) can earn an **additional 5x chances** when they meet the “Successful Application” criteria (refer to Clause 8).

6. MoneySmart's Rollin' Rewards Campaign prizes are below:

Table 2: MoneySmart's Rollin' Rewards Campaign prizes

	Prizes	No. of Winners
March 2025	18,760 SmartPoints Enough to redeem an Apple iPhone 16 Pro Max (256GB)	5 winners

7. For more information regarding the MoneySmart Rollin' Rewards Campaign, refer to the Terms and Conditions [here](#).

Rewards Eligibility

8. "Eligible Customers" must follow all the steps listed below in order to have a "Successful Application":
- Be an "Eligible New Customer" to OCBC Credit Card (refer to Clause 9).
 - Start an application for an Eligible OCBC Credit Card from the promotion website <https://www.moneysmart.sg/> ("Promotion Website"), and then directly complete and submit it on the related OCBC Product Page (without navigating away to other pages), as a main cardholder during the Qualifying Period.

Table 3: Eligible Credit Cards

Card Provider	Eligible Credit Cards	Gift
OCBC	<ul style="list-style-type: none">OCBC 365 Credit CardOCBC Rewards Credit CardOCBC INFINITY Cashback Card	Table 1

- Apply for any of the eligible cards, and charge **at least one qualifying transaction** to it **within 30 days** of your application being approved.
- Complete the **MoneySmart Claim Form** [here](#) and ensure that they submit their:
(1) **Contact Details** AND (2) a **valid Unique Redemption Code**.
 - "Eligible New Customers" who fulfills the minimum "Qualifying Spend" within 30 days from Card approval date will receive a **Unique Redemption Code via SMS** from OCBC by the date falling **4 calendar months** after making the minimum spend.

- ii. “Eligible New Customers” need to submit their Claim Form **within 4 weeks** after receiving the Unique Redemption Code from OCBC to be eligible for the Gift.
 - iii. “Eligible New Customers” may begin submitting their Claim Forms once they have received an SMS with a Unique Redemption Code from OCBC.
 - iv. “Eligible New Customers” who do not complete the Claim Form fully and accurately will not be eligible for the Gift.
 - v. “Eligible New Customers” may edit their Claim Form after submission. The latest submission taken will be deemed as final. No further changes to the details in the Claim Form will be entertained after it has been closed.
 - vi. Have their Eligible Credit Card ([Table 3](#)) application approved by the respective Card Provider.
 - vii. The approval must be final and unconditional and activation of the Eligible Credit Card is required.
9. Each “Successful Application” will receive the MoneySmart Exclusive Gift, based on the pre-selected gifts (refer to Table 1) and status:

OCBC Credit Cards:

“Eligible New Customers” refers to applicants who meet the following conditions:

- i. Is a New-To-Bank Cardholder, who currently does not hold an existing OCBC Credit Card as the principal cardholder; and
- ii. has not held an OCBC Credit Card as the principal cardholder in the previous twelve (12) months. Applicants who had cancelled existing OCBC Credit Card facilities within the last twelve (12) months prior to the commencement of the Promotion and re-applied for such facilities under the Promotion are not eligible to participate in the Promotion.

“Existing Customers” refers to applicants who meet the following conditions:

- i. has an existing OCBC Credit Card account at the time his/her application for any Eligible OCBC Product under this Promotion is approved; and
- ii. previously have a OCBC Credit Card account that was terminated/closed (whether by the individual or by OCBC Bank) in the last twelve (12) months immediately prior to the commencement of the Application Period;
- iii. “Existing Customers” **are not eligible** for the promotion.

“Qualifying Spend”:

(i) refers to any retail transaction (including face to face or online purchases);

(ii) does not include payments or transactions relating to annual card fees, insurance premiums, Cash-On-Instalment IPP, extended payment plan, income tax payment, bill payments made via Internet Banking, bill payments made via AXS, interest, late payment charges, goods and services taxes, cash advances, balance transfers, bus/MRT transactions, Transit top-up and other bank fees and charges;

(iii) does not include payments made to or transactions performed at merchants that fall into the exclusion categories/excluded organisations as set out by OCBC Bank for the following products:

OCBC 365 Credit Card

<https://www.ocbc.com/iwov-resources/sg/ocbc/personal/pdf/cards/tncs-governing-365-cc-cashback-programme-1April24.pdf>

OCBC Rewards Credit Card

<https://www.ocbc.com/iwov-resources/sg/ocbc/personal/pdf/cards/tnc-ocbc-rewards-card-and-titanium-rewards-creditcard-programme-wef-1nov23.pdf>

OCBC INFINITY Cashback Card

<https://www.ocbc.com/iwov-resources/sg/ocbc/personal/pdf/cards/tncs-governing-ocbc-infinity-cashback-card-programme.pdf>

(iv) will be determined by its transaction 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 Bank bears no liability for any late submission or transaction posting of any purchase by any merchant that might affect the Promotion.

(v) will not take into account any refunded transactions for the purpose of determining the Qualifying Spend and related entitlement to the Gift.

- * For clarity, an existing OCBC Credit Card account includes an application to upgrade any existing OCBC Credit Card as well as an application for any OCBC Credit Card that has been approved by OCBC Bank even if the physical OCBC Credit Card has not been received by the customer and/or has not been activated or utilized by the customer.

10. Customers cannot cancel their credit card **within 12 months** from card approval. If they do so, they will not be eligible for the Gift. MoneySmart reserves the right to claw back the Gift in such cases.
11. Successful Applicants must ensure that the Eligible Card is valid and in good standing (not cancelled or blocked) at the point of fulfilment of the Reward and must retain the Eligible Card and not cancel it for a period of 12 months from the date of approval (the "**Retention Period**"). MoneySmart reserves the right to retract, seek the return of and/or otherwise cancel the Reward if a Successful Applicant cancels the Eligible Card before the expiry of the Retention Period.
12. A "Successful Application" is defined as an application which has met all the requirements set out in Clause 8 to 11.

13. Determination of the source of application is done by Credit Card Providers at their full discretion.
14. In the event of any dispute on the attribution of application source, MoneySmart reserves the right to defer to Credit Card Provider's determination of application source.
15. This Promotion is offered by MoneySmart and all queries about the promotion should be directed to MoneySmart. All queries regarding the Eligible Cards, including but not limited to application and fulfillment status and the Eligible Cards themselves should be directed to OCBC.

SmartPoints

16. "Eligible Customers" can earn SmartPoints when they sign up for an Eligible Credit Card through MoneySmart <https://www.moneysmart.sg/> ("Promotion Website") as a main cardholder during the Qualifying Period and meet the Eligibility Criteria (refer to Clause 8).
17. "Eligible Customers" can use the SmartPoints to:
 - a. Redeem products on the [Rewards Store](#).

Table 4: Popular Product List on Rewards Store

Product	No. of SmartPoints to redeem	
Apple AirPods 4 with Active Noise Cancellation (RSP: S\$249)	2,880 SmartPoints	Purchase up to 1,000 additional SmartPoints (worth S\$100) on top of your earned SmartPoints to redeem and save S\$149!
Dreame Hair Glory (RSP: S\$499)	1,945 SmartPoints	Redeem in full with your earned SmartPoints
TTRacing Duo V4 Gaming Chair (RSP: S\$179)	1,750 SmartPoints	Redeem in full with your earned SmartPoints
Stryv Colour+ Hair Dryer (RSP: S\$129)	1,265 SmartPoints	Redeem in full with your earned SmartPoints
S\$140 GrabGifts Vouchers	1,960 SmartPoints	Redeem in full with your earned SmartPoints

Scenario 1:

- i. John applies for an eligible Credit Card through the MoneySmart Website and meets the Eligibility criteria.
 - ii. John goes onto the Rewards Store and wishes to redeem a product that is listed at 1,960 SmartPoints. John can use SmartPoints to fully offset the value of a product.
- 18. “Eligible Customers” need to have sufficient SmartPoints to offset the value of the desired product.

Scenario 2:

- i. John applies for an eligible Credit Card through the MoneySmart Website and meets the Eligibility criteria.
 - ii. John goes onto the Rewards Store and wishes to redeem a product that is listed at 2,880 SmartPoints. John would not be able to redeem the desired product.
 - iii. John can either earn more SmartPoints from MoneySmart Campaigns or purchase SmartPoints on the Rewards Store
- 19. “Eligible Customers” can redeem as many products as they want from the Rewards Store as long as they have sufficient SmartPoints.
- 20. The SmartPoints Wallet shows “Eligible Customers” pending earnings and lifetime earnings.
 - a. Pending earnings are SmartPoints that are waiting on partners’ approval.
 - b. Lifetime earnings refer to SmartPoints a customer has earned since account creation.
- 21. SmartPoints will only be valid for one (1) year from the date of successful earning or purchase. Any unused SmartPoints which expire will be automatically deducted from customers’ available SmartPoints balance.
- 22. Expired SmartPoints will no longer be available for redemption on the Rewards Store or cash withdrawal.
- 23. MoneySmart reserves the right to change the validity period of SmartPoints, or to modify or alter the SmartPoints required to redeem products on the Rewards Store at any time without prior notice.
- 24. MoneySmart reserves the right to limit the Rewards Store redemption limits of each product.
- 25. Refer to the MoneySmart SmartRewards Terms & Conditions [here](#) for more information.

Rewards Fulfilment

26. An Eligible Customer will only be entitled to receive up to one (1) Gift, either the fixed Cash or SmartPoints baseline Gift, regardless of the number of Eligible Credit Cards you may have successfully applied for.
27. Eligible Customers will get the choice of gift (if applicable) they chose when filling up the MoneySmart Claim Form (refer to clause 8).
28. Eligible Customers are required to fill up the appropriate Claim Form which coincides with their Credit Card application date. If the Eligible Customer fails to submit the correct Claim Form, their gift will be defaulted to the **Cash Gift Option** of that particular campaign.
29. Eligible Customers shall be solely responsible to share the correct details with MoneySmart. MoneySmart shall not be responsible for any defaults/failure in gift redemption due to incorrect information(s) shared by the customers. In this regard:
- Participants who submit incomplete Claim Forms will not be eligible for any rewards. Participants who submit Claim Forms containing invalid or fraudulent information will also be disqualified from MoneySmart rewards.
 - MoneySmart is not responsible for any information not received due to internet connectivity issues or otherwise.
 - Claim Forms will not be confirmed as submitted until participants receive an email confirmation. MoneySmart may from time to time request participants to provide a copy of this email to verify their applications.
 - Claim Form submissions confirmation do not equate to your application approval, nor does it confirm your Eligibility Conditions. These are all decided by the bank and the bank's decision is final and binding.
30. Eligibility for the Additional Gift by the Credit Card Provider
- An "Additional Gift" is only applicable when the campaign clearly states so.
 - There is no "Additional Gift" to this campaign.
31. The Additional Gift (if applicable) will not be fulfilled together with any existing Business-As-Usual Gifts.
32. An Eligible Customer whose application is approved within the "Qualifying Period" will **receive their Sign-Up Gift 8 - 10 weeks after the submission of Claim Form to MoneySmart.**
33. The process of Gift transfer will depend on the type of Gift:
- SmartPoints**
 - MoneySmart will send a confirmation email on the date of the SmartPoints transfer to notify Successful Applicants that the SmartPoints has been successfully credited to your MoneySmart SmartPoints Wallet. Successful

Applicants are encouraged to check your spam/junk folders for the Rewards Notification Email as there may be accidental redirects by the email client.

- ii. Successful Applicants must ensure that they have a valid registered MoneySmart Account.
- iii. SmartPoints are non-transferable and can be redeemable only by the Eligible Customers to whom the SmartPoints were awarded to.
- iv. Successful Applicants can redeem as many products as they want from the Rewards Store as long as they have sufficient SmartPoints.
- v. MoneySmart reserves the right to limit the redemption of each product listed on the Rewards Store.

b. Cash via PayNow

MoneySmart will send a confirmation email with the date of the cash transfer.

- i. Kindly wait 5 working days (from the transfer date mentioned in the confirmation email) for the cash to be successfully credited to your PayNow Account linked to the mobile number stated in the Claim Form.

Successful Applicants:

- i. consent to receive the Cash Gift for the Promotion via the registered PayNow mobile number provided in the Claim Form.
- ii. are responsible for ensuring that the phone number provided in the Claim Form is the correct phone number linked to their registered PayNow account.
- iii. Are to ensure that the PayNow mobile number provided is not linked to a Trust or GXS Bank Account. Payment to Trust Bank or GXS Bank PayNow Giro is not supported.
- iv. acknowledge that once submitted, the mobile number provided cannot be amended and MoneySmart will not be able to re-issue or refund Gift already transferred to the PayNow account should the phone number provided be in error.
- v. Will be notified of successful reward issuance via email from MoneySmart, to the email address provided in the Claim Form.

34. MoneySmart shall not be liable for delay or error in Gift transfer occurring due to any acts or omission of the banks and/or due to any reason beyond its control.

35. MoneySmart reserves the final right to change the Gifts given. In the case of delays in the delivery of the Gifts, MoneySmart will notify the recipients and make the necessary arrangements to deliver the Gifts.

36. MoneySmart reserves the right to reject any Gift redemption if the application is found to be made via other channels, or completed outside of the Qualifying Period, and/or fraudulent, against the spirit of the promotion, or non-compliant with the Promotion Terms and Conditions. In the event of disputes, MoneySmart's decision shall be final. Where we suspect a participant is participating in any form of unlawful activity or fraud,

we reserve the right to report such activity or suspicions to the police or relevant authorities.

General

37. For more information on the General Terms and Conditions of the MoneySmart Promotion, refer [here](#).

Contact Us Information

38. If the Eligible Customer fails to receive an email from MoneySmart after 5 months from the end of the promotion period, kindly reach out to us at our [Contact Us](#) page.

39. This Promotion is offered by MoneySmart and all queries about the promotion should be directed to MoneySmart. All queries regarding the Eligible Cards, including but not limited to application status and the Eligible Cards themselves should be directed to relevant Credit Card Providers.

MoneySmart Policy and Terms of Use

By submitting an application via MoneySmart, "Eligible Customers" agree to the Terms and Conditions of this Promotion, you will also agree to the [Terms of Use](#) and [Privacy Policy](#) of MoneySmart.sg.