

Terms and Conditions Governing OCBC MyOwn Account Li Chun Promotion 2025

V123012025

The OCBC MyOwn Account Li Chun Promotion 2025 (the “**Promotion**”) commences from 1 February 2025 and ends on 31 March 2025 (or any such date(s) as may be determined and notified by OCBC Bank in its sole discretion) (“**Promotion Period**”).

Terms and Conditions Governing the MyOwn Account Li Chun Promotion 2025 are to be read in conjunction with the Terms and Conditions governing the OCBC MyOwn Account found on OCBC website > Personal Banking > Account > OCBC MyOwn Account.

1. Eligibility

- 1.1 The Promotion is open to individuals:
 - a) whose child opens a new OCBC MyOwn Account or is holding an OCBC MyOwn Account; and
 - b) have accepted these terms and conditions on behalf of their child (collectively, the “**Eligible Customer**”).
- 1.2 Customers who close their existing OCBC MyOwn accounts which was opened before the Promotion Period and re-open a new OCBC MyOwn Account during the Promotion Period will not be eligible for the New Account Bonus. They will only be eligible for the Save Bonus Interest upon satisfaction of the criteria set out in clauses 1 and 2.

2. Promotion Mechanics

- 2.1 An Eligible Customer shall be eligible to receive the following Bonus Interest for the months of February and March 2025, upon satisfaction of the criteria set out in clauses 1 and 2:

Bonus Interest Type	Action	Bonus Interest
Save Bonus Interest	Increase the monthly average balance (MAB) of the OCBC MyOwn Account by at least S\$10 compared to the previous calendar month	2.63% p.a. on the first S\$1,000 of the OCBC MyOwn account balance
New Account Bonus Interest	Opened the account between and inclusive of 24 January 2025 and 31 March 2025 and meets the criteria for Save Bonus Interest	Additional 0.20% on the first S\$1,000 of the OCBC MyOwn account balance

- 2.2 The Save Bonus Interest will be credited to the Eligible Customer’s OCBC MyOwn Account on the 7th working day of the following month after meeting the criteria set out in 2.1.
- 2.3 The New Account Bonus Interest will be credited to the Eligible Customer’s OCBC MyOwn Account by the 15th working day of the following month after meeting the criteria set out in 2.1.
- 2.4 Please refer to the tables below which illustrates how this Promotion works. The Save Bonus Interest is only awarded to Eligible Customers for months where the criteria set out in 2.1 has been met. In months in which Eligible Customers do not meet the criteria, no Bonus Interest will be credited.

Scenario 1: Eligible Customer opens the Account on 25 January 2025

Example 1: Customer only increased MAB by at least S\$10 in February 2025.

Month	MAB increase	Eligible for Bonus Interest	Total Interest Earned (on first S\$1,000 of account balance)
January 2025	N.A.	N.A.	0.05% p.a. (base interest)
February 2025	Increased MAB by at least S\$10 as against January MAB	Eligible	2.88% p.a. <ul style="list-style-type: none"> • 0.05% p.a. base interest • 2.63% p.a. Save Bonus Interest • 0.20% p.a. New Account Bonus Interest

March 2025	Did not increase MAB by at least S\$10 as against February MAB	Not Eligible	0.05% p.a. (base interest)
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Example 2: Customer only increased MAB by at least S\$10 in March 2025.

Month	MAB increase	Eligible for Bonus Interest	Total Interest Earned (on first S\$1,000 of account balance)
January 2025	N.A.	N.A.	0.05% p.a. (base interest)
February 2025	Did not increase MAB by at least S\$10 as against January MAB	Not Eligible	0.05% p.a. (base interest)
March 2025	Increased MAB by at least S\$10 MAB as against February MAB	Eligible	2.88% p.a. <ul style="list-style-type: none"> 0.05% p.a. base interest 2.63% p.a. Save Bonus Interest 0.20% p.a. New Account Bonus Interest

Example 3: Customer increased MAB by at least S\$10 in February 2025 and March 2025.

Month	MAB increase	Eligible for Bonus Interest	Total Interest Earned (on first S\$1,000 of account balance)
January 2025	N.A.	N.A.	0.05% (base interest)
February 2025	Increased MAB by at least S\$10 as against January MAB	Eligible	2.88% <ul style="list-style-type: none"> 0.05% p.a. base interest 2.63% p.a. Save Bonus Interest 0.20% p.a. New Account Bonus Interest
March 2025	Increased MAB by at least S\$10 as against February MAB	Eligible	2.88% <ul style="list-style-type: none"> 0.05% p.a. base interest 2.63% p.a. Save Bonus Interest 0.20% p.a. New Account Bonus Interest

Example 4: Customer did not increase MAB by at least S\$10 in February 2025 and March 2025.

Month	MAB increase	Eligible for Bonus Interest	Total Interest Earned (on first S\$1,000 of account balance)
January 2025	N.A.	N.A.	0.05% p.a. (base interest)
February 2025	Did not increase MAB by at least S\$10 as against January MAB	Not Eligible	0.05% p.a. (base interest)
March 2025	Did not increase MAB by at least S\$10 as against February MAB	Not Eligible	0.05% p.a. (base interest)

Scenario 2: Eligible Customer opens the Account on 1 February 2025.

Example 5: Customer only increased MAB by at least S\$10 in February 2025.

Month	MAB increase	Eligible for Bonus Interest	Total Interest Earned (on first S\$1,000 of account balance)
February 2025	Increased MAB by at least S\$10 as against January MAB	Eligible	2.88% p.a. <ul style="list-style-type: none"> 0.05% p.a. base interest 2.63% p.a. Save Bonus Interest 0.20% p.a. New Account Bonus Interest
March 2025	Did not increase MAB by at least S\$10 as against February MAB	Not Eligible	0.05% p.a. (base interest)

Example 6: Customer only increased MAB by at least S\$10 in March 2025.

Month	MAB increase	Eligible for Bonus Interest	Total Interest Earned (on first S\$1,000 of account balance)
February 2025	Did not increase MAB by at least S\$10 as against January MAB	Not Eligible	0.05% p.a. (base interest)
March 2025	Increased MAB by at least S\$10 as against February MAB	Eligible	2.88% p.a. <ul style="list-style-type: none"> 0.05% p.a. base interest 2.63% p.a. Save Bonus Interest 0.20% p.a. New Account Bonus Interest

Example 7: Customer increased MAB by at least S\$10 in February 2025 and March 2025.

Month	MAB increase	Eligible for Bonus Interest	Total Interest Earned (on first S\$1,000 of account balance)
February 2025	Increased MAS by at least S\$10 as against January MAB	Eligible	2.88% p.a. <ul style="list-style-type: none"> 0.05% p.a. base interest 2.63% p.a. Save Bonus Interest 0.20% p.a. New Account Bonus Interest
March 2025	Increased MAS by at least S\$10 as against February MAB	Eligible	2.88% p.a. <ul style="list-style-type: none"> 0.05% p.a. base interest 2.63% p.a. Save Bonus Interest 0.20% p.a. New Account Bonus Interest

Example 8: Customer decreased MAB by at least S\$10 in February 2025 and March 2025.

Month	MAB increase	Eligible for Bonus Interest	Total Interest Earned (on first S\$1,000 of account balance)
January 2025	N.A.	N.A.	0.05% p.a. (base interest)
February 2025	Did not increase MAB by at least S\$10 as against January MAB	Not Eligible	0.05% p.a. (base interest)

March 2025	Did not increase MAB by at least S\$10 as against February MAB	Not Eligible	0.05% p.a. (base interest)
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Scenario 3: Eligible Customer opens the Account on 1 March 2025

Example 9: Customer did not increase MAB by at least S\$10 in March 2025.

Month	MAB increase	Eligible for Bonus Interest	Total Interest Earned (on first \$1,000 of account balance)
February 2025	N.A.	N.A.	N.A.
March 2025	Did not increase MAB by at least S\$10 as against February MAB	Not Eligible	0.05% p.a. (base interest)

Example 10: Customer increased MAB by at least S\$10 in March 2025.

Month	MAB increase	Eligible for Bonus Interest	Total Interest Earned (on first \$1,000 of account balance)
February 2025	N.A.	N.A.	N.A.
March 2025	Increased by at least S\$10 as against February MAB	Eligible	2.88% p.a. <ul style="list-style-type: none"> 0.05% p.a. base interest 2.63% p.a. Save Bonus Interest 0.20% p.a. New Account Bonus Interest

Scenario 4: For Eligible Customers with OCBC MyOwn Account before or on 23 January 2025

Example 11: Customer only increased MAB by at least S\$10 in February 2025.

Month	MAB increase	Eligible for Bonus Interest	Total Interest Earned (on first S\$1,000 of account balance)
January 2025	N.A.	N.A.	0.05% p.a. (base interest)
February 2025	Increased MAB by at least S\$10 as against January MAB	Eligible	2.68% p.a. <ul style="list-style-type: none"> 0.05% p.a. base interest 2.63% p.a. Save Bonus Interest
March 2025	Did not increase MAB by at least S\$10 as against February MAB	Not Eligible	0.05% p.a. (base interest)

Example 12: Customer only increased MAB by at least S\$10 in March 2025.

Month	MAB increase	Eligible for Bonus Interest	Total Interest Earned (on first S\$1,000 of account balance)
January 2025	N.A.	N.A.	0.05% p.a. (base interest)
February 2025	Did not increase MAB by at least S\$10 as against January MAB	Not Eligible	0.05% p.a. (base interest)
March 2025	Increased MAB by at least S\$10 as against February MAB	Eligible	2.68% p.a. <ul style="list-style-type: none"> 0.05% p.a. base interest 2.63% p.a. Save Bonus Interest

Example 13: Customer increased MAB by at least S\$10 in February 2025 and March 2025.

Month	MAB increase	Eligible for Bonus Interest	Total Interest Earned (on first S\$1,000 of account balance)
January 2025	N.A.	N.A.	0.05% (base interest)
February 2025	Increased MAB by at least S\$10 as against January MAB	Eligible	2.68% p.a. <ul style="list-style-type: none"> • 0.05% p.a. base interest • 2.63% p.a. Save Bonus Interest
March 2025	Increased MAB by at least S\$10 as against February MAB	Eligible	2.68% p.a. <ul style="list-style-type: none"> • 0.05% p.a. base interest • 2.63% p.a. Save Bonus Interest

Example 14: Customer decreased MAB by at least S\$10 in February 2025 and March 2025.

Month	MAB increase	Eligible for Bonus Interest	Total Interest Earned (on first S\$1,000 of account balance)
January 2025	N.A.	N.A.	0.05% p.a. (base interest)
February 2025	Did not increase MAB by at least S\$10 as against January MAB	Not Eligible	0.05% p.a. (base interest)
March 2025	Did not increase MAB by at least S\$10 as against February MAB	Not Eligible	0.05% p.a. (base interest)

General

- 3.1 This Promotion shall not apply in conjunction with any other privileges or promotions unless otherwise stated.
- 3.2 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.
- 3.3 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. The decision of OCBC Bank on all matters relating to this Promotion shall be final and binding on all participants. No correspondence or appeal shall be entertained by OCBC Bank.
- 3.4 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.
- 3.5 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.
- 3.6 These terms and conditions shall be governed by laws of Singapore and the participants 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 right under the Contracts (Right of Third Parties) Act 2001 to enforce any of these terms and conditions.
- 3.7 By participating in this Promotion, each Eligible Customer, and where applicable, their child, hereby agrees and consents to the collection, use, and disclosure of their personal data, and where applicable, their child's personal data, by OCBC Bank and its related corporations (collectively, "OCBC Group") for the purposes of this Promotion, and such other related purposes, in accordance with OCBC's Data Protection Policy (which can be accessed via the OCBC website > Personal Banking > Policies).