

**Terms and Conditions Governing OCBC MyOwn Debit Card Cashback Promotion for New Customers (Feb 2025 – Apr 2025)**

**1. Eligibility**

- 1.1 You will be eligible for the Promotion (the ‘Eligible Customer’) if:
- a) You are a new OCBC MyOwn Account holder who has successfully applied for an OCBC MyOwn Account and OCBC MyOwn Debit Card during the Promotion Period (the ‘Eligible Customer’).
  - b) Your OCBC MyOwn Account (the “Account”) is active and in good standing with OCBC Bank during the Promotion Period.

**2. Promotion Period**

- 2.1 This Promotion will take place between 19 February 2025 to 30 April 2025.

**3. Promotion Mechanics**

- 3.1 Eligible Customers who successfully applies for the OCBC MyOwn Account and OCBC MyOwn Debit Card by 31 March 2025 shall be entitled to up to S\$2 cashback for every 3 transactions of at least S\$5 each made across Eligible merchants from the following Categories for each of the Promotion Period (“Eligible Transactions”); refer to the table below for the Eligible Merchants eligible of this Promotion.

Illustration on Cashback

Promotion Period	Eligibility & Cashback Details	Cashback Amount
A. First 30 days from approval of your OCBC MyOwn Account & OCBC MyOwn Debit Card <i>[As a New MyOwn Customer]</i>	Earn cashback on transactions made within 30 days from the approval of your OCBC MyOwn Account & OCBC MyOwn Debit Card. <i>Limited to the first 10,000 Eligible Customers with successful application by 31 March 2025 only. *</i>	S\$2 cashback for every 3 transactions of at least S\$5 each made across Eligible Merchants, capped at S\$40.
B. After the first 30 days of the approval of your OCBC MyOwn Account & OCBC MyOwn Debit Card <i>[As an Existing MyOwn Customer]</i>	Continue earning cashback on transactions made in the following subsequent periods: i. Between 19 February 2025 - 31 March 2025 ii. Between 1 - 30 April 2025	S\$1 cashback for every 3 transactions of at least S\$5 each made across Eligible Merchants, capped at S\$20 per spend period (after the first 30 days).

*\*After the first 10,000 eligible customers, subsequent customers will receive S\$1 cashback for every 3 Eligible Transactions of at least S\$5 each made at Eligible merchants. This applies to transactions made between 19 February 2025 to 31 March 2025 and 1 to 30 April 2025, capped at S\$20 per spend period.*

Category	“Eligible Merchants”
1. Movies	1. Cathay Cineplexes 2. Golden Village 3. Shaw Theatres

2. Food and Beverage	<ol style="list-style-type: none"> <li>1. Astons</li> <li>2. Burger King</li> <li>3. Genki Sushi</li> <li>4. KFC</li> <li>5. Kopitiam</li> <li>6. Koufu</li> <li>7. McDonald's</li> <li>8. Saizeriya</li> <li>9. Starbucks</li> <li>10. Subway</li> <li>11. Sushi Express</li> <li>12. The Coffee Bean &amp; Tea Leaf</li> </ol>
3. Books and Stationery	POPULAR Bookstore

3.2 The 3 Eligible Transactions may be made in any combination across any of the 3 categories.

Sample illustration:

Eligible Transactions made at Merchants from Selected Categories	Cashback for the first 30 days from Approval (capped at S\$40)	Cashback for the subsequent periods till 30 April 2025
<ul style="list-style-type: none"> <li>• 1 transaction on merchant from Movies</li> <li>• 1 transaction on merchant from Food and Beverage</li> <li>• 1 transaction on merchant from Books and Stationery</li> </ul>	S\$2	S\$1
<ul style="list-style-type: none"> <li>• 3 transactions on merchants in the Food and Beverage</li> </ul>	S\$2	S\$1
<ul style="list-style-type: none"> <li>• 2 transactions on merchants in the Food and Beverage</li> <li>• 1 transaction on Books and Stationery</li> </ul>	S\$2	S\$1

3.3 There is a limit of S\$40 cashback that each customer can receive within the first 30 days from OCBC MyOwn Debit Card Approval. Each transaction must be at least S\$5 and be in Singapore Dollars.

- a) i.e. if a customer makes 18 Eligible Transactions within the first 30 days of approval, they are eligible for S\$12 cashback.
- b) However, if a customer makes 63 Eligible Transactions within the first 30 days of approval, they will receive a maximum of S\$40 cashback.

3.4 The cashback will be credited into Eligible Customer's OCBC MyOwn Account by **31 May 2025** if the customer meets the criteria set out in 3.1, 3.2 and 3.3.

3.5 A transaction will be determined by its transaction date based on Singapore Timing (UTC+08:00) and must be posted for the spend to be qualified. 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.

3.6 OCBC Bank reserves the right and at any time at its absolute discretion and without giving any reason or notice to withdraw, clawback, cancel and/or invalidate any cashback awarded to customer without liability. A customer will not be entitled to any payment or compensation whatsoever in respect of such withdrawal, clawback, cancellation or invalidation.

3.7 The eligibility of any Eligible Customer to participate in this Promotion and/or receive an additional cashback shall be determined at the absolute discretion of OCBC Bank.

#### **4. General**

- 4.1 This Promotion shall not apply in conjunction with any other privileges or promotions unless otherwise stated.
- 4.2 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.
- 4.3 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.
- 4.4 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.
- 4.5 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.
- 4.6 These terms and conditions shall be governed by laws of Singapore and the participants irrevocably submit to the nonexclusive 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.
- 4.7 By participating in this Promotion, the customer hereby agrees and consents to the collection, use and disclosure of their personal data by OCBC Bank and its related corporations (collectively, "OCBC Group") for the purposes of managing and administering 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).

Version Date: 18 February 2025