

Terms and Conditions Governing OCBC MyOwn Saving Quest March 2025

V125022025

The OCBC MyOwn Saving Quest March 2025 (the “**Promotion**”) commences from 1 March 2025 and ends on 31 August 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 OCBC MyOwn Saving Quest March 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**”).

2. Promotion Mechanics

- 2.1 An Eligible Customer shall be entitled to receive the following Savings Reward for each month (“Qualifying Month”) that satisfies criteria set out in clauses 1 and 2 during the Promotion Period.

Actions to be met	Savings Reward
<ul style="list-style-type: none"> • Maintain a balance of at least S\$300 on the last calendar day of the month during the Promotion Period (“Month-End Balance”); and • Difference of current Month-End Balance against previous Month-End Balance of the previous month (“Month-End Balance Difference”) must be at least S\$10 	\$1

- 2.2 Each Eligible Customer is only entitled to one Savings Reward per OCBC MyOwn Account in the respective Qualifying Month. The Savings Reward will be credited to the Eligible Customer’s OCBC MyOwn Account on the 15th working day of the following month after meeting the criteria set out in clause 2.1.
- 2.3 Please refer to the tables below which illustrates how this Promotion works. The Savings Reward 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 Savings Reward will be credited.

Month	Month-End balance	Month-End Balance Difference	Eligibility for Savings Reward
February 2025	S\$290	Not Applicable	Not Applicable
March 2025	S\$300	\$10	Yes
April 2025	S\$305	-\$5	No
May 2025	S\$285	-\$25	No
June 2025	S\$297	\$12	No
July 2025	S\$307	\$10	Yes
August 2025	S\$420	\$113	Yes

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).