

Terms & Conditions Governing the OCBC Credit Card x Online Equities Account Sign-Up Promotion (Online Exclusive) Promotion 21 January to 31 March 2025 (the “Promotion”)

Promotion Period

1. The promotion period shall run from 21 January to 31 March 2025 (both dates inclusive) or such other period(s) as may be determined by Oversea-Chinese Banking Corporation Limited (“OCBC Bank”) and OCBC Securities Private Limited (“OSPL”) at their absolute discretion (the “Promotion Period”).

Eligibility

2. There are two tiers for this Promotion – the OCBC credit card tier and the Online Equities Account (“OEA”) tier. You will be eligible for the Promotion (“Eligible Customer”):
 - a. for the OCBC credit card tier, if you meet the following conditions:
 - i. you are a new OCBC Cardmember (as defined below) who has applied for an Eligible Card (as defined below), via the following channels (<https://www.ocbc.com/personal-banking/campaign/newcardpromo?AgentSourceCode=DAOSP1>, <https://www.ocbc.com/personal-banking/investments/online-equities-account>) during the Promotion Period and whose Eligible Card application has been approved by 11:59 PM on 30 April 2025;
 - ii. your Eligible Card account is active and in good standing with OCBC Bank from the start of the Promotion Period until the point of fulfilment; and
 - iii. you have met the minimum Qualifying Spend (as defined below) on your Eligible Card during the Qualifying Spend Period (as defined below) in accordance with the terms and conditions of the Promotion.
 - b. for the OEA tier, if you meet the following conditions:
 - i. you are a new OEA / OSPL customer (as defined below) who has successfully opened an OEA (“Eligible Account”) during the Promotion Period and made a trade of any amount before the end of the following month from the date of opening the Eligible Account. For example, if you open your OEA on 15 December 2024, you will qualify if you make a trade before 31 January 2025.
 - ii. your Eligible Account is active and in good standing with OSPL, and not reported for delinquency, from the time it is opened until the point of fulfilment; and
 - iii. you have no outstanding contra losses with OSPL which are overdue for more than 21 calendar days.

For avoidance of doubt, an Eligible Customer who fulfils all conditions under both the OCBC credit card tier and the OEA tier will be entitled to receive Gifts (as set out in paragraph 6 below) under both tiers.

Definitions

3. “Eligible Cards” means any of the following OCBC credit cards:
 - a. OCBC INFINITY Cashback Card
 - b. OCBC Rewards Card
 - c. OCBC 90°N Visa Card
 - d. OCBC 90°N Mastercard
4. A “new OCBC Cardmember” refers to any person who (i) currently does not hold an existing OCBC credit card, and (ii) has not held an OCBC credit card within the last twelve (12) months prior to the commencement of the Promotion. 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. For the avoidance of doubt, existing supplementary OCBC credit cardholders who do not hold any OCBC credit card as a principal cardholder are eligible to participate in the Promotion, by successfully applying for an Eligible Card as a principal cardmember during the Promotion Period and charging Qualifying Spend (as defined below) to the Eligible Card during the Qualifying Spend Period (as defined below).

5. A “new OEA / OSPL customer” refers to any person who is not an existing customer of OSPL prior to the start of the Promotion, i.e. does not have any individual or joint account with OSPL or an OEA.
6. “Qualifying Spend”:
 - a. refers to any retail transaction (including face to face or online purchases);
 - b. 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;
 - c. 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:
 - i. **OCBC INFINITY Cashback Card**
<https://www.ocbc.com/iwov-resources/sg/ocbc/personal/pdf/cards/tncs-governing-ocbc-infinity-cashback-card-programme.pdf>
 - ii. **OCBC Rewards Card**
<https://www.ocbc.com/iwov-resources/sg/ocbc/personal/pdf/cards/tnc-ocbc-rewards-card-and-titanium-rewards-creditcard-programme-wef-1nov23.pdf>
 - iii. **OCBC 90°N Card (both Visa and Mastercard)**
<https://www.ocbc.com/iwov-resources/sg/ocbc/personal/pdf/cards/tncs-governing-ocbc-90n-card-programme.pdf>
 - d. 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.

Promotion Mechanics

7. Eligible Customers who meet the following conditions will qualify to receive the Gift(s) corresponding to the relevant tier, as set out in the table below:

Tiers	Qualifying Criteria	Gifts
OCBC credit card tier	<ol style="list-style-type: none"> 1. Successfully applied for an Eligible Card as a principal cardmember during the Promotion Period 2. Charges at least S\$100 Qualifying Spend on his/her Eligible Card within 30 days of Eligible Card approval date (“Qualifying Spend Period”) 3. Have an existing OSPL Account or OEA at the point when the Gift is credited, otherwise the Gift will be forfeited 	1 Palantir* share

OEA tier	<ol style="list-style-type: none"> 1. Successfully opened an Eligible Account during the Promotion Period 2. Made a trade of any amount before the end of the following month from the date of opening the OEA (“Qualifying Trade Period”) 	1 Palantir* share
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**OCBC and OSPL reserve the right to substitute the Gift(s) for any item of similar value including shares of another company in its sole and absolute discretion. The Gift(s) credited into customer’s OEA or OSPL Account may differ in dollar value due to market movements. OCBC Bank’s and OSPL’s decisions on the dollar value of the Gift(s) credited shall be final and binding on all participants, and no correspondence or appeal on the dollar value of the Gift(s) shall be entertained by OCBC Bank or OSPL.*

For avoidance of doubt, an Eligible Customer who fulfils all conditions under both the OCBC credit card tier and the OEA tier will be entitled to receive Gifts under both tiers.

8. For the OCBC credit card tier:
 - a. Only 1 Eligible Card can be registered by each Eligible Customer for the purpose of the Promotion.
 - b. Each Eligible Customer is only entitled to receive a maximum of one Gift under the OCBC credit card tier of the Promotion. For the avoidance of doubt, if an Eligible Customer applies for two Eligible Cards within the Promotion Period, he will only receive a maximum of one Gift under the OCBC credit card tier.
 - c. For principal cardmembers with supplementary Eligible Cards, Qualifying Spend charged to the supplementary Card will be aggregated under the Qualifying Spend for the principal Eligible Card.
 - d. The Eligible Customer must have an existing OEA or OSPL Account at the point when the Gift is credited, otherwise the Gift will be forfeited.

9. For the OEA tier:
 - a. Only 1 Eligible Account can be registered by each Eligible Customer for the purpose of the Promotion.
 - b. Each Eligible Customer is only entitled to receive a maximum of one Gift under the OEA tier of the Promotion.

10. OCBC Bank reserves the right in its sole and absolute discretion to determine whether a transaction qualifies as a Qualifying Spend under the Promotion. If OCBC Bank in its sole and absolute discretion decides that any transaction is not to be considered a valid transaction, the Gift(s) will not be awarded.

11. The Gift(s) will be credited into the Eligible Customer’s OEA or OSPL Account by the date falling four (4) calendar months after the Eligible Customer has met the respective Qualifying Criteria during the Qualifying Spend Period or Qualifying Trade Period (“Fulfilment Period”).

12. For the avoidance of doubt, in the event that any person entitled to the Gift(s) is subsequently found to be ineligible for the Promotion, OCBC Bank and OSPL shall not be obligated or liable to provide the Gift(s) to that person or another Eligible Customer.

13. 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 for the OCBC credit card tier of the Promotion.

14. The Promotion shall not apply in conjunction with any other privileges or promotions.

15. An Eligible Customer's spend on any refunded transactions will not be taken into account in the computation of Qualifying Spend for the purpose of determining such Eligible Customer's entitlement to the Gift(s).
16. OCBC Bank and OSPL reserve 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 Gift(s) awarded to any customer without liability. A customer will not be entitled to any payment or compensation whatsoever in respect of such withdrawal, clawback, cancellation or invalidation.
17. For the OCBC credit card tier, OCBC Bank reserves the right to claw-back and deduct from any of the Eligible Customer's accounts with OCBC Bank the equivalent value of the Gift if the Eligible Customer closes his/her Eligible Card account during, or within twelve (12) months from the end of, the Promotion Period.
18. For both the OCBC credit card tier and OEA tier, if any Eligible Customer is subsequently discovered to be ineligible to participate in the Promotion or to receive the Gift(s), OCBC Bank and OSPL reserve the right to claw-back the Gift(s) or request the relevant customer to repay to or compensate OCBC Bank and OSPL the value of the Gift(s) at any time, and OCBC Bank and OSPL shall have the right to debit the value of the Gift(s) or such other amount as it deems fit from the account(s) of the customer. No person shall be entitled to any payment or compensation from OCBC Bank or OSPL, if any Gift(s) is reclaimed by OCBC Bank or OSPL, or if a customer is asked to repay to or compensate OCBC Bank or OSPL the value of the Gift(s) for whatsoever reasons.
19. The Gift(s) are strictly not transferrable or exchangeable for cash, credit or other gifts or otherwise in full or in part. No payment or compensation whether in cash, credit or in kind shall be made for any uncollected, lost, misplaced, defaced, stolen or damaged Gift(s). The Gift(s) cannot be replaced if lost, misplaced, defaced, stolen or damaged.
20. OCBC Bank and OSPL reserve the right to replace the Gift(s) with any item of similar value including shares of another company.
21. The Gift(s) credited into the customer's OEA or OSPL Account may differ in dollar value due to market movements. OCBC Bank's and OSPL's decisions on the dollar value of the Gift(s) credited shall be final and binding on all participants, and no correspondence or appeal on the dollar value of the Gift(s) shall be entertained by OCBC Bank or OSPL.

General Terms and Conditions

22. The eligibility of any Eligible Customer to participate in this Promotion and/or receive any Gift shall be determined at the absolute discretion of OCBC Bank and OSPL.
23. OCBC Bank and OSPL reserve 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.
24. OCBC Bank and OSPL 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 and OSPL 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.
25. OCBC Bank's and OSPL's decisions on all matters relating to the Promotion shall be final and binding on all participants. No correspondence or appeal shall be entertained by OCBC Bank or

OSPL. 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.

26. The Online Equities Account, and all investments, trades and/or transactions (collectively, "Transactions") made thereunder via OCBC Digital app are operated, and made available to you directly, by OSPL (notwithstanding that they may incorporate the OCBC Digital mark, logo trademarks and/or other OCBC trademarks). The access and use of the Online Equities Account and all Transactions made thereunder via OCBC Digital app are made directly with OSPL and are subject to its terms and conditions. Under no circumstances will OCBC Bank be responsible or liable for the provision, access, or use of the Online Equities Account, and/or any of the Transactions made thereunder via OCBC Digital app.
27. OCBC Bank and OSPL 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.
28. By participating in this Promotion, the Eligible Customer agrees and consents to the collection, use and disclosure of their personal data by OCBC Bank, OSPL and their related corporations for the purposes of this Promotion, and such other related purposes, in accordance with OCBC Bank's and OSPL's Data Protection Policies (which can be accessed via (a) for OCBC Bank: the OCBC Bank website > Personal Banking > Policies, and (b) for OSPL: the iOCBC Website > Security, Privacy, Policies > Data Protection Policy).
29. These terms and conditions shall be governed by the laws of Singapore and each participant in the Promotion irrevocably submits 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 (Rights of Third Parties) Act 2001 to enforce any of these terms and conditions.

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