

Terms and Conditions Governing the OCBC “Cash Rewards” Promotion 2024 (the “Promotion”)

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The Promotion Period

The OCBC Cash Rewards Promotion 2024 (the “**Promotion**”) shall run from 18th October 2024 to 31st December 2024 (both dates inclusive), or such other period(s) as may be determined by Oversea-Chinese Banking Corporation Limited (“**OCBC Bank**”) in its absolute discretion (the “**Promotion Period**”).

Promotion A – Terms and Conditions Governing the OCBC “FX x Explorer Travel Insurance” Promotion (the “Promotion”)

1. Eligibility

1.1 You are eligible to participate in this Promotion if you (an “**Eligible Individual**”):

- (a) have a current or savings account with OCBC Bank which is active and in good standing with OCBC Bank at the point of fulfilment; and
- (b) are residing in Singapore; and
- (c) purchase an Explorer Travel Insurance plan of any amount, for yourself and/or others, via OCBC app during the Promotion Period; and
- (d) convert a lump sum of SGD to a foreign currency (as defined in clause 2.1) via OCBC app during the Promotion Period to qualify for a Cash Credit (the “**Gift**”). For the avoidance of doubt, the qualifying foreign currency conversion must be a lump sum and cannot be a combination of multiple foreign currency conversions.

2. Promotion Mechanics

2.1 An Eligible Individual shall be entitled to receive a Gift if clause 1.1 above is fulfilled, according to the lump sum amount converted.

Amount converted to foreign currency	Gift amount
S\$1,000 – S\$1,999	S\$8
S\$2,000 – S\$4,999	S\$18
S\$5,000 – S\$7,999	S\$38
S\$8,000 and above	S\$58

2.2 An Eligible Individual who does not have a Global Savings Account and has not performed any foreign currency conversion as of 30th September 2024 will be entitled to receive an additional S\$15 on top of the Gift amount.

2.3 The Promotion is limited to the first 500 Eligible Individuals who meet the conditions set out in these terms and conditions during the Promotion Period. For the avoidance of doubt, in the event that any person entitled to the Gift is subsequently found to be ineligible for the Promotion, OCBC Bank shall not be obligated or liable to provide the Gift to another Eligible Individual.

- 2.4 An Eligible Individual is only entitled to receive a maximum of one Gift under this Promotion. If multiple investments are made during the Promotion Period, only the first Investment will be considered for Gift entitlement.

Date of foreign currency conversion	Amount converted to foreign currency	Gift amount
18 th October 2024	S\$1,000	S\$8
31 st October 2024	S\$2,000	Not Applicable

3. Gift

- 3.1 Subject to the fulfilment of all the conditions specified in these terms and conditions to the absolute satisfaction of OCBC Bank, an Eligible Individual who qualifies to receive the Gift will have the Gift credited into his/her current or savings account with OCBC Bank by 31st January 2025 (or such other dates as OCBC may determine in its absolute discretion).
- 3.2 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 Gift 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.

Promotion B – Terms and Conditions Governing the OCBC “Unit Trust and RoboInvest MIP” Promotion (the “Promotion”)

1. Eligibility

- 1.1 You are eligible to participate in this Promotion if you (an “Eligible Individual”):
- (a) have a current or savings account with OCBC Bank which is active and in good standing with OCBC Bank at the point of fulfilment; and
 - (b) are residing in Singapore; and
 - (c) invest in a new Monthly Investment Plan (an “MIP”) in Unit Trust in SGD, AUD, GBP, EUR or USD, and/or RoboInvest in USD (as defined in clause 2.1) via OCBC app or Online Banking during the Promotion Period to qualify for a Cash Credit (the “Gift”). For the avoidance of doubt, the MIP must not be a combination of different Unit Trusts or RoboInvest products.
 - (d) Unit Trust investments into money market funds are excluded from this promotion.

2. Promotion Mechanics

- 2.1 An Eligible Individual shall be entitled to receive a Gift if clause 1.1 above is fulfilled.

Minimum investment amount per month	Minimum investment period	Gift amount
\$300	3 months	S\$20

- 2.2 An Eligible Individual who invests in a Unit Trust MIP and does not hold any Unit Trust product as of 30th September 2024 will be entitled to an additional S\$15 on top of the Gift amount. If the Eligible Individual is entitled to receive an additional S\$15 for the “Unit Trust” Promotion (“Promotion C”), he/she will not be entitled to the additional S\$15 under this promotion.
- 2.3 An Eligible Individual who invests in a RoboInvest MIP and does not hold any RoboInvest product as of 30th September 2024 will be entitled to an additional S\$15 on top of the Gift amount.
- 2.4 The Promotion is limited to the first 800 Eligible Individuals who meet the conditions set out in these terms and conditions during the Promotion Period. For the avoidance of doubt, in the event that any person entitled to the Gift is subsequently found to be ineligible for the Promotion, OCBC Bank shall not be obligated or liable to provide the Gift to another Eligible Individual.
- 2.5 An Eligible Individual is entitled to receive a maximum of one Gift for investing in Unit Trust MIP, and one Gift for investing in RoboInvest MIP respectively. If multiple investments in MIPs are made during the Promotion Period, only the first Unit Trust and/or RoboInvest MIP will be considered for Gift entitlement.

Investment product	Monthly investment dates of MIP	Monthly investment amount	Gift amount
1 st Unit Trust or RoboInvest investment	Month 1: 18 th October 2024	\$300	S\$20
	Month 2: 18 th November 2024	\$300	
	Month 3: 18 th December 2024	\$300	
2 nd Unit Trust or RoboInvest investment	Month 1: 31 st October 2024	\$400	Not Applicable
	Month 2: 30 th November 2024	\$400	
	Month 3: 31 st December 2024	\$400	

3. Gift

- 3.1 Subject to the fulfilment of all the conditions specified in these terms and conditions to the absolute satisfaction of OCBC Bank, an Eligible Individual who qualifies to receive the Gift will have the Gift credited into his/her current or savings account with OCBC Bank by 30th April 2025 (or such other dates as OCBC may determine in its absolute discretion).
- 3.2 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 Gift 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.

Promotion C – Terms and Conditions Governing the OCBC “Unit Trust” Promotion (the “Promotion”)

1. Eligibility

- 1.1 You are eligible to participate in this Promotion if you (an “**Eligible Individual**”):
- (a) have a current or savings account with OCBC Bank which is active and in good standing with OCBC Bank at the point of fulfilment; and

- (b) are residing in Singapore; and
- (c) invest a lump sum into a Unit Trust, in SGD, AUD, GBP, EUR, or USD denomination (as defined in clause 2.1) via OCBC app or Online Banking during the Promotion Period to qualify for a Cash Credit (the “Gift”). For the avoidance of doubt, the Investment must be a lump sum and cannot be a combination of multiple Unit Trust investments.
- (d) Unit Trust investments into money market funds are excluded from this promotion.

2. Promotion Mechanics

- 2.1 An Eligible Individual shall be entitled to receive a Gift if clause 1.1 above is fulfilled, according to the lump sum amount invested.

Investment amount	Gift amount
\$5,000 – \$9,999	S\$50
\$10,000 – \$14,999	S\$80
\$15,000 – \$19,999	S\$120
\$20,000 and above	S\$150

- 2.2 An Eligible Individual who does not hold any Unit Trust investment as of 30th September 2024 will be entitled to an additional S\$15 on top of the Gift amount. If the Eligible Individual is entitled to receive an additional S\$15 for the “Unit Trust and RoboInvest MIP” Promotion (“Promotion B”), he/she will not be entitled to the additional S\$15 under this promotion.
- 2.3 The Promotion is limited to the first 1,000 Eligible Individuals who meet the conditions set out in these terms and conditions during the Promotion Period. For the avoidance of doubt, in the event that any person entitled to the Gift is subsequently found to be ineligible for the Promotion, OCBC Bank shall not be obligated or liable to provide the Gift to another Eligible Individual.
- 2.4 An Eligible Individual is only entitled to receive a maximum of one Gift under this Promotion. If multiple Unit Trust investments are made during the Promotion Period, only the first Investment will be considered for Gift entitlement.

Investment date	Investment amount	Gift amount
18 th October 2024	S\$5,000	S\$50
31 st October 2024	S\$5,000	Not Applicable

3. Gift

- 3.1 Subject to the fulfilment of all the conditions specified in these terms and conditions to the absolute satisfaction of OCBC Bank, an Eligible Individual who qualifies to receive the Gift will have the Gift credited into his/her current or savings account with OCBC Bank by 31st January 2025 (or such other dates as OCBC may determine in its absolute discretion).
- 3.2 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 Gift 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.

Promotion D – Terms and Conditions Governing the OCBC “Precious Metals” Promotion (the “Promotion”)

1. Eligibility

- 1.1 You are eligible to participate in this Promotion if you (an “**Eligible Individual**”):
- (a) have a current or savings account with OCBC Bank which is active and in good standing with OCBC Bank at the point of fulfilment; and
 - (b) are residing in Singapore; and
 - (c) invest a lump sum into a Precious Metal – Silver (XAG) or Gold (XAU) (as defined in clause 2.1) via OCBC app during the Promotion Period to qualify for a Cash Credit (the “**Gift**”). For the avoidance of doubt, the Investment must be a lump sum and cannot be a combination of multiple Precious Metal investments.

2. Promotion Mechanics

- 2.1 An Eligible Individual shall be entitled to receive a Gift if clause 1.1 above is fulfilled, according to the lump sum amount invested.

Investment amount	Gift amount
S\$500 - S\$999	S\$5
S\$1,000 - S\$1,999	S\$10
S\$2,000 - S\$4,999	S\$25
S\$5,000 and above	S\$50

- 2.2 An Eligible Individual who does not hold any Precious Metal investments as of 30th September 2024 will be entitled to receive an additional S\$15 on top of the Gift amount.
- 2.3 The Promotion is limited to the first 1,000 Eligible Individuals who meet the conditions set out in these terms and conditions during the Promotion Period. For the avoidance of doubt, in the event that any person entitled to the Gift is subsequently found to be ineligible for the Promotion, OCBC Bank shall not be obligated or liable to provide the Gift to another Eligible Individual.
- 2.4 An Eligible Individual is only entitled to receive a maximum of one Gift under this Promotion. If multiple investments are made during the Promotion Period, only the first Investment will be considered for Gift entitlement.

Investment date	Investment amount	Gift amount
18 th October 2024	S\$500	S\$5
31 st October 2024	S\$1,000	Not Applicable

3. Gift

- 3.1 Subject to the fulfilment of all the conditions specified in these terms and conditions to the absolute satisfaction of OCBC Bank, an Eligible Individual who qualifies to receive the Gift will have the Gift credited into his/her current or savings account with OCBC Bank by 31st January 2025 (or such other dates as OCBC may determine in its absolute discretion).

- 3.2 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 Gift 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.

Promotion E – Terms and Conditions Governing the OCBC “New to Great Term Guard” Promotion (the “Promotion”)

1. Eligibility

- 1.1 You are eligible to participate in this Promotion if you (an “**Eligible Individual**”):
- (a) have a current or savings account with OCBC Bank which is active and in good standing with OCBC Bank at the point of fulfilment; and
 - (b) are residing in Singapore; and
 - (c) do not hold any Great Term Guard product as of 30th September 2024; and
 - (d) purchase Great Term Guard via OCBC app during the Promotion Period to qualify for a Cash Credit (the “**Gift**”).

2. Promotion Mechanics

- 2.1 An Eligible Individual shall be entitled to receive a S\$50 Gift if clause 1.1 above is fulfilled.
- 2.2 The Promotion is limited to the first 1,000 Eligible Individuals who meet the conditions set out in these terms and conditions during the Promotion Period. For the avoidance of doubt, in the event that any person entitled to the Gift is subsequently found to be ineligible for the Promotion, OCBC Bank shall not be obligated or liable to provide the Gift to another Eligible Individual.

3. Gift

- 3.1 Subject to the fulfilment of all the conditions specified in these terms and conditions to the absolute satisfaction of OCBC Bank, an Eligible Individual who qualifies to receive the Gift will have the Gift credited into his/her current or savings account with OCBC Bank by 31st January 2025 (or such other dates as OCBC may determine in its absolute discretion).
- 3.2 For the avoidance of doubt, OCBC is not responsible for the fulfilment of rewards from any other bancassurance promotion(s) running within the same Promotion Period.
- 3.3 Issuance of the Gift to the Eligible Individual is conditional upon the insurance policy not being cancelled during the free-look period (i.e. the period where a policy owner may cancel the policy within 14 days after the policy owner receives the policy document).
- 3.4 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 Gift 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.

Other Terms and Conditions Governing the Promotion

4. General

- 4.1 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.
- 4.2 The eligibility of any Eligible Individual to participate in this Promotion and/or to receive any Gift shall be determined at the absolute discretion of OCBC Bank.
- 4.3 By participating in the Promotion, the Eligible Individual 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).
- 4.4 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.
- 4.5 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 OCBC's decisions on all matters relating to this Promotion shall be final and binding on all participants. No correspondence or appeal shall be entertained by OCBC. 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 will prevail.
- 4.7 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.