

Terms and Conditions Governing OCBC Premier Banking and OCBC Premier Private Client Chinese New Year (CNY) 88 days Deposit Promotion 2025

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The OCBC Premier Banking and OCBC Premier Private Client Chinese New Year (CNY) 88 days Deposit Promotion 2025 (the “**Promotion**”) commences from 2 January 2025 and ends on 28 February 2025 (or any such date(s) as may be determined and notified by OCBC in its sole discretion) (“**Promotion Period**”).

The Terms and Conditions Governing the OCBC Premier Banking and OCBC Premier Private Client Chinese New Year (CNY) 88 days Deposit Promotion 2025 are to be read in conjunction with the Terms and Conditions Governing Deposit Accounts.

1. Eligibility

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

- a. an existing customer of OCBC Premier Banking (“**PB**”) or OCBC Premier Private Client (“**PPC**”) who hold Eligible Accounts (as defined in clause 1.2 below) with Oversea-Chinese Banking Corporation Limited (“**OCBC**”) and who have performed an Eligible Transaction (as defined in clause 1.3) and as described in these terms and conditions, **or**
- b. joining as a new customer of OCBC Premier Banking (“**New-to-Premier**”) or joining as a new customer of OCBC Premier Private Client (“**New-to-PPC**”) and open an Eligible Account to perform an Eligible Transaction during the Promotion Period. He/she must not have (i) an existing OCBC Premier Banking or Premier Private Client relationship; and/or (ii) ceased his/her OCBC Premier Banking or Premier Private Client relationship within the last 12 months.

and

- c. register your interest to participate in this Promotion with your OCBC Premier Relationship Manager or OCBC PPC Client Advisor.

1.2 An “**Eligible Account**” refers to an individual (personal) OCBC Passbook Savings Account, Statement Savings Account, Premier Statement Savings Account, Premier Easisave Account, SmartParent Account, SmartSavings Account, MoneyMax Account, Easisave Account, OCBC Global Savings Account, OCBC Premier Global Savings Account or any account deemed eligible by OCBC in which an Eligible Transaction is performed on during the Promotion Period, regardless of when the account was opened.

1.3 An “**Eligible Transaction**” refers to the deposit of Fresh Funds (as defined in clause 1.4) in a single transaction into an Eligible Account and agreement of the Eligible Customer for OCBC to withhold the funds deposited for a specific period determined by OCBC (“**Earmark Period**”).

1.4 “**Fresh Funds**” refers to funds in the form of non-OCBC cheques/ cashier’s orders/ demand drafts, funds that are not transferred from any existing OCBC accounts, and funds that are not withdrawn and re-deposited with OCBC during the Promotion Period for purposes of qualifying for the Promotion.

1.5 The Participating Funds must be incremental to the Eligible Account’s deposit balances between the day end balance on the last day of the preceding month and the day end balance of the date that the Participating Funds were deposited. This difference must be maintained until the last day of the month that the Participating Funds were deposited

1.6 “**Promo Interest**” refers to additional interest rate, on top of the prevailing base interest rate, that will be earned by Eligible Customers. The Promo Interest is only applicable to the Fresh Funds amount earmarked for the Promotion, up to a maximum of S\$2,000,000 (SGD Offer) or US\$2,000,000 (USD Offer) for a period of 88 days.

2. Promotion Mechanics

2.1 An Eligible Customer who performs an Eligible Transaction during the Promotion Period is entitled to the Promo Interest if he or she deposits Fresh Funds of at least S\$200,000, as indicated in the table below.

Currency	Fresh Funds Cap	Promo Interest (p.a.)	Base Interest (p.a.)	Earmark Period (Days)
SGD	S\$200,000 – S\$2,000,000	2.73%	0.05%	88
USD	US\$50,000 – US\$2,000,000	4.27%	Up to 0.03%	88

2.2 The deposited funds are not available for withdrawal from OCBC before the expiry of the Earmark Period. Customers who wish to withdraw the funds before the expiry of the Earmark Period should approach their OCBC Premier Relationship Manager or OCBC PPC Client Advisor.

2.4 Eligible Customers will also be entitled to the following Promotional Gifts if they meet the corresponding qualifying amount during the Promotion Period:

Eligible Customers	Qualifying Amount	Promotional Gifts
Existing PB or PPC	Deposit Fresh Funds of at least S\$200,000 into an Eligible Account	- A Disney mandarin orange carrier bag
New-to-Premier	Deposits Fresh Funds of at least S\$350,000 into an Eligible Account	- A Disney customised Eight Treasures Box - A voucher to redeem a box of Venchi Chocolate (worth S\$38) - Cash Reward of S\$388
New-to-PPC	Deposits Fresh Funds of at least S\$1,500,000 into an Eligible Account	- A Disney customised Eight Treasures Box - A voucher to redeem a box of Venchi Chocolate (worth S\$38) - Cash Reward of S\$1,888

3. Award of Promotional Gifts

3.1 The Promotional Gifts, except for the Cash Reward, must be redeemed at any OCBC Premier Centres during the Promotion Period, or while stocks last. Promotional Gifts which are not redeemed by the end of Promotion Period will be deemed to be forfeited.

3.2 The Promotional Gifts are strictly not refundable and cannot be replaced if lost, damaged, expired or forfeited.

3.3 The Promotional Gifts are strictly not exchangeable for cash.

3.4 OCBC Bank reserves the right to substitute or replace the Promotional Gifts with any item of similar value at its sole discretion without notice to any person.

3.5 The eligibility of any customer to receive any Promotional Gifts shall be determined at the absolute discretion of OCBC Bank.

3.6 If the Eligible Customer fails to meet the conditions set out in Clause 1 and 2 for any reason (including but not limited to the Eligible Customer making a request to OCBC Bank through his/her OCBC Premier Banking RM or OCBC PPC Client Advisor for a

withdrawal of the Fresh Funds placed prior to the Earmark Period), OCBC Bank reserves the right to debit the value of the Promotional Gifts from any account of the Eligible Customer.

4. Award of Promo Interest and Cash Reward

4.1 Only 1 Eligible Transaction per currency, per Eligible Customer will be eligible for the Promo Interest and Cash Reward.

4.2 The Promo Interest and Cash Reward will be credited to the Eligible Customer's account as indicated in the table below. New-to-Premier and New-to-PPC customers who are eligible for the Cash Reward, will need to be successfully onboarded to OCBC Premier Banking and OCBC Premier Private Client respectively, one month after funding of account or latest one month before Cash Reward crediting month.

Date of Eligible Transaction	Promo Interest and/or Cash Reward Credited by
January 2025	31 May 2025
February 2025	30 June 2025

4.3 Where an Eligible Customer qualifies for the Promo Interest and/or Cash Reward, the Promo Interest and/or Cash Reward amount shall be credited into the Eligible Account in respect of which the Eligible Transaction was made. OCBC reserves the right to credit / award the relevant Promo Interest to such Eligible Customer by any other means as it deems fit.

4.4 In the event that the Eligible Customer who has received the Promo Interest and/or Cash Reward withdraws the deposited funds – whether in whole or in part – from the Eligible Account before the expiry of the relevant Earmark Period, OCBC shall have the right to debit the value of the Promo Interest and/or Cash Reward, plus any goods and services tax or such other amount as it deems fit, from the account(s) of the customer.

4.5 The eligibility of a customer to receive the Promo Interest and Cash Reward shall be determined at the absolute discretion of OCBC.

4.6 If any customer is subsequently discovered to be not entitled or ineligible to participate in the Promotion or to receive the Promo Interest and Cash Reward, OCBC reserves the right to (i) forfeit or withdraw the Promo Interest and Cash Reward at any time or (ii) (where the Promo Interest and Cash Reward has been redeemed) reclaim the Promo Interest and Cash Reward or request the relevant customer to repay to or compensate OCBC the value of the Promo Interest and Cash Reward at any time, and OCBC shall have the right to debit the value of the Promo Interest and Cash Reward plus any goods and services tax 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 should any Promo Interest or Cash Reward be forfeited or withdrawn or if any Promo Interest or Cash Reward is reclaimed by OCBC or a Customer is asked to repay to or compensate OCBC the value of the Promo Interest or Cash Reward for whatsoever reasons.

General

5.1 This Promotion is not valid with other offers or promotions unless otherwise stated.

5.2 Each Eligible Client will only be entitled to receive a maximum of one Promotion Gifts listed in Clause 2 during the Promotional Period.

5.3 OCBC 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 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.

5.4 OCBC 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 on all matters relating to this Promotion shall be final and binding on all participants. No correspondence or appeal shall be entertained by OCBC.

5.5 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.

5.6 OCBC 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.

5.7 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.

5.8 By participating in this Promotion, the customer hereby agrees and consents to the collection, use and disclosure of their personal data by OCBC 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).