

## Terms and Conditions Governing OCBC Premier Banking Welcome Reward Programme (the “Programme”)

### Programme Period

1. The Programme is valid from 1 March to 31 March 2025 (both dates inclusive), or such other period(s) as may be determined by Oversea-Chinese Banking Corporation Limited (“OCBC”) at its absolute discretion (the “Programme Period”).

### Eligibility

2. An individual will be eligible for the Programme if he/she successfully joins as a new OCBC Premier Banking client (“Eligible Client”) during the Programme Period. The Eligible Client 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.

### Promotion Mechanics

3. An Eligible Client will qualify for the respective reward as described in Clause 6 below (each a “Cash Reward”) when they fulfil all the following criteria:
- submits a signed copy of the “Terms & Conditions Governing OCBC Premier Banking Welcome Reward Programme” during the Programme Period;
  - places Fresh Funds (as defined in Clause 4 below) into Eligible Product(s) (as defined in Clause 5 below) with qualifying amount set out in Clause 6 (“Qualifying Amount”) as the primary account holder, no earlier than one month before the month in which the Eligible Client’s Premier Banking relationship is successfully established (“Onboarding Month”) and no later than one month after the Onboarding Month; and
  - maintains the Qualifying Amount for at least three months after the month of most recent placement of Fresh Funds into the Eligible Product as the primary account holder (“Minimum Maintenance Period”).
4. “Fresh Funds” refers to (i) funds in the form of non-OCBC cheques/ cashier’s orders/ demand drafts or (ii) funds that are not withdrawn from any existing OCBC accounts and re-deposited in the last 30 days, and funds must be incremental to the Eligible Client’s overall deposit balances 30 days prior to the date of deposit.
5. An “Eligible Product” refers to (a) current or savings account(s); (b) Foreign Currency time deposit(s); or (c) investment products offered by OCBC Bank (subject to OCBC Bank’s assessment of product suitability for the Eligible Client) held by the Eligible Client as the primary account holder, and excludes all Singapore Dollar time deposits and deposits or investments made pursuant to any other OCBC promotions or where any other promotional rates or offers were already availed in relation to such deposit or investment.

### Cash Reward

6.

Qualifying Amount	Cash Reward
S\$350,000 or more (or the equivalent in a foreign currency)	S\$800 credited into OCBC Premier VOYAGE card or Premier Visa Infinite Card

7. If the Eligible Client is subsequently discovered to be ineligible to participate in the Programme or to receive the Cash Reward, OCBC reserves the right to (a) forfeit or withdraw the Cash Reward at any time; or (b) (where the Cash Reward has been redeemed) claw-back the Cash Reward or request the relevant customer to repay to or compensate OCBC the value of the Cash Reward at any time, and OCBC shall have the right to debit the value of the 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 Cash Reward be forfeited or withdrawn, if any Cash Reward is reclaimed by OCBC, or if a customer is asked to repay to or compensate OCBC the value of the Cash Reward for whatsoever reasons.
8. The Cash Reward will be credited to the Eligible Client’s OCBC Premier VOYAGE Card or Premier Visa Infinite Card within eight weeks after the Minimum Maintenance Period or Onboarding Month, whichever later.
9. Each Eligible Client will only be entitled to receive a maximum of one (1) Cash Reward during the Programme Period, regardless of the number of Eligible Products the Eligible Client purchases (whether singly or jointly) during the Programme Period.
10. OCBC reserves the right to substitute or replace the Cash Reward with any item of similar value at its sole discretion without notice to any person.

### General

11. The eligibility of any Eligible Client to receive any Cash Reward shall be determined at the absolute discretion of OCBC.
12. The Programme shall not apply in conjunction with any other privileges or promotions held or conducted by OCBC.
13. OCBC reserves the right at its absolute discretion to terminate the Programme 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 Programme.
14. OCBC shall not be responsible for the quality, merchantability or fitness for any purpose or any other aspect of the Programme, or any product and/or service relating to the Programme. 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 Programme, and/or the use of any product and/or service relating to the Programme, by any person.
15. OCBC’s decisions on all matters relating to the Programme 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 Programme, these terms and conditions shall prevail.
16. OCBC shall not be responsible for any loss or damage to any person in connection with the Programme 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.
17. These terms and conditions shall be governed by the laws of Singapore and each participant in the Programme 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 (Cap 53B) to enforce any of these terms and conditions.
18. By participating in this Programme, the Eligible Client 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 Programme, and such other related purposes, in accordance with OCBC’s Data Protection Policy (which can be accessed via the OCBC website > Personal Banking > Policies).