

All you need to know about OCBC 360 Account

A. General

1 How different is the OCBC 360 Account?

The OCBC 360 Account is a deposit account that pays you bonus interest when you do all or any of the following:

- Credit your salary through GIRO
- Pay bills online or through GIRO
- Spend on your OCBC Credit Card
- Insure or invest with OCBC
- Save and increase your account balance

The account comes with e-statements and you can choose to have a cheque book.

2 How is the interest calculated?

You get 2 types of interest on your account balance every month.

a) Base interest:

- You get base interest on your account's day-end balance.
- This interest is accrued daily.
- You will receive this interest at the end of every month.

b) Bonus interest:

- You earn bonus interest on the first S\$60,000 of your account balance when you do any or all of these:
 - Earn 1.2% p.a. for crediting your salary of at least S\$2,000 through GIRO and/or
 - Earn 0.5% p.a. for paying any 3 unique bills online or through GIRO and/or
 - Earn 0.5% p.a. for spending at least S\$500 across your OCBC Credit Cards and/or
 - Earn 1% p.a. for 12 months when you purchase an eligible insurance or investment product
- Earn an extra 1% p.a. on incremental account balances
- On the months you do less of the above transactions, you will earn less bonus interest.
- You will receive this interest by the 7th business day (exclude Saturday, Sunday and Public Holiday) of the following month

3 How will I know that the bonus interest is credited to my OCBC 360 Account?

Your bonus interest will be reflected in your e-statement, Online Banking and Mobile Banking transaction history as:

360 SALARY BONUS
360 PAYMENT BONUS
360 CC SPEND BONUS
360 WEALTH BONUS
360 SAVE BONUS

If you close your account before the bonus interest crediting date, the bonus interest for the previous month will be forfeited.

4 Can I open more than one OCBC 360 Account?

Each customer is only allowed to open ONE OCBC 360 Account where he/she is the Primary Account holder. The signing mandate can be either signed singly or joint alternate.

5 Can I use the money in my OCBC 360 Account?

Yes you can. There is no lock-in period for this account. You can withdraw money with a debit card and/or access your money through OCBC Online Banking.

B. Salary Credit Bonus

6 How do I qualify for the salary credit bonus interest?

You just need to credit a minimum salary of S\$2,000 to your OCBC 360 Account every calendar month. You can meet this minimum salary requirement through a single credit or multiple credits each calendar month.

If there are multiple joint account holders, the total salary amount credited to the account will be considered in meeting the Salary Credit Bonus requirement.

7 Does all salary credit qualify?

While there are many ways salary gets credited into an account, only direct salary credits through GIRO with the description "GIRO – SALARY" in your statements will qualify for this bonus.

Other forms of salary credit such as cheques, cash deposit or fund transfer etc, strictly do not qualify for this bonus interest.

8 How do I set up my OCBC 360 Account as my salary crediting account?

You just need to inform your HR department of your OCBC 360 Account number as the salary crediting account. You will only need to do it once.

C. Payment Bonus

9 How do I qualify for the payment bonus interest?

You just need to pay any 3 UNIQUE bills with your OCBC 360 Account through OCBC Online Banking or GIRO every calendar month. Multiple bill payments on the same bill within the calendar month will be considered as a single payment.

If there are multiple joint account holders, the total number of eligible bill payments debited through the account will be considered in meeting the Payment Bonus requirement.

10 Why do I want to pay my bills with OCBC Online Banking?

It is easy to pay your bills using our Pay Any Bill or Pay Any Card services on OCBC Online Banking. The user-friendly interface will ease your bill payment with simple steps and clicks. You can easily set recurring GIRO payments with OCBC Online Banking, or download and complete the GIRO forms and submit to the respective billing organisation.

11 Where can I find more information on OCBC's payment services?

For more information on our Pay Any Bill and Pay Any Card services, please click [here](#).

For GIRO payments, please click [here](#).

12 Are there payments that are excluded?

All online bill payments or GIRO that is subsequently cancelled, reversed or made void will not qualify. Payments made via AXS, SAM, ATMs, eNETS do not qualify for this interest.

D. Credit Card Spend Bonus

13 How do I qualify for the credit card spend bonus interest?

- You just need to spend a minimum of S\$500 across your OCBC Credit Cards (examples of eligible cards are 365, Titanium, Platinum, FRANK, Robinsons, Plus! and Best Denki).
- Eligible transactions with posting date within the calendar month will be considered.
- You must also be the Primary Account Holder of the OCBC 360 Account as well as the Principal Cardmember of the eligible OCBC Credit Card(s).

- If there are multiple joint account holders, only card spends by the Primary Account holder who is the principal cardmember will be considered in meeting the Credit Card Spend Bonus requirement.

14 What about the existing rewards and rebates for my OCBC Credit Cards?

On top of the bonus interest, you will also enjoy all existing privileges of OCBC Credit Cards. Hence, you could be doubly rewarded! Should you not qualify for the bonus interest, you still enjoy all the privileges of OCBC Credit Cards.

15 What cards are excluded from this bonus?

Your spending on these cards do not qualify for this bonus:

- Debit cards
- ATM cards
- Corporate cards
- Business cards
- Private label cards

16 What transactions are excluded from this bonus?

These transactions do not qualify for this bonus:

- Balance transfers
- Cash advance
- Cashwise
- Paylite
- Smartchange
- Fund transfers
- Fees and charges

If you have Cashflo or Installment Payment Plan purchases, only the monthly installment amount will qualify.

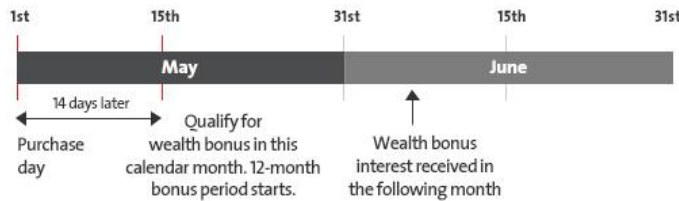
Any transaction 1) on credit cards that are terminated at any time and 2) that is subsequently cancelled, reversed or made void, will not qualify.

E. Wealth Bonus

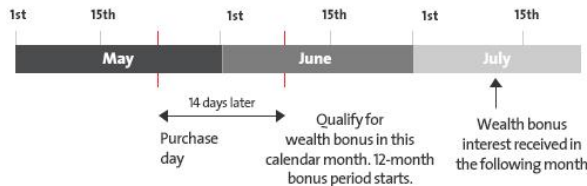
17 When will I qualify for the wealth bonus interest?

You will receive bonus interest for 12 months after the free look/cancellation period or 14 days, whichever is longer of the insurance or investment purchase.

Scenario 1: Purchase insurance or investment on the 1st of May



Scenario 2: Purchase insurance or investment on the 25th of May



Unit trusts or structured deposits investments that are subsequently cancelled will not be considered towards the minimum qualifying amount within the relevant calendar month.

18 What happens if I purchase more than one eligible product?

Multiple purchases of the same or different financial products are allowed, and the 12-month period for this bonus interest will begin after the free look/cancellation period or 14 days, whichever is longer, of the latest purchase.

For multiple purchases of the same financial product, only purchases which have passed the free look/cancellation period of the product in that calendar month will be considered towards the required minimum amount.

19 Do I continue to get this bonus interest if I sell my investments or when they mature?

Yes. You will continue to get this bonus interest.

20 What are the eligible products and respective qualifying amounts?

Please refer to the following table for the full list of eligible financial products.

Purchases of the same financial product will be aggregated, if their effective date post free look/cancellation period or 14 days, whichever is longer, falls in the same calendar month.

Eligible financial products	Minimum qualifying amount
Regular Premium Endowment Plans: <ul style="list-style-type: none"> • MaxGrowth Enhanced • MaxGrowth Plus • MaxWealth Premier 2 • MaxEdu Choice 	S\$8,000 annual premium per policy

<ul style="list-style-type: none"> • PrimeGold Advantage • MaxRetirement 	
Regular Premium Protection Plans: <ul style="list-style-type: none"> • MaxTerm Enhanced • MaxTerm Enhanced (CI) • MaxFamily Cover • MaxFamily Protector 	S\$2,000 annual premium per policy
Single Premium Endowment Plan: <ul style="list-style-type: none"> • PrimeGold Bonus 2 	S\$40,000 single premium per policy
<ul style="list-style-type: none"> • Universal Life • Universal Life Plus 	US\$150,000 single premium per policy
PremierLife Legacy	S\$150,000 single premium per policy
Structured Deposits	S\$40,000 within the calendar month
Unit Trusts (excluding Unit Trusts investments into money market funds, Systematic Investment Programme (OCBC Momentum) and Unit Trusts transferred in from other financial institutions)	You can aggregate multiple lump sum purchases within the calendar month to meet the minimum qualifying amount.
<ul style="list-style-type: none"> • Bonds • Equity-Linked Convertible Investments • Reverse Equity-Linked Convertible Investments • Structured Investments • Structured Notes 	S\$200,000 Foreign currency transactions have to be a minimum amount equivalent to S\$250,000 per transaction.

21 How can I pay for the eligible financial products?

There are many ways to pay for insurance or investment products:

- Insurance: Cash, cheque or credit card (except for PrimeGold Bonus 2 which also can be purchased using funds from your SRS account (any agent bank))
- Structured Deposits: Funds from your OCBC deposit account or SRS account (any agent bank)
- Unit Trusts: Funds from your OCBC deposit account, or CPF/SRS account (any agent bank) for applicable funds
- Bonds, Equity-Linked Convertible Investments, Reverse Equity-Linked Convertible Investments, Structured Investments and Structured Notes: Funds from your OCBC deposit account

22 Where can I find more information on the eligible products?

For insurance:

- Regular & Single Premium Endowment Plans, please click [here](#).
- Regular Premium Protection Plans, please click [here](#).
- Universal Life Plans & PremierLife Legacy, please contact your Premier Banking Relationship Manager.

Alternatively, please leave your contact details [here](#) and we will get in touch with you.

For investments:

- Unit Trusts and Structured Deposits, please visit any OCBC Bank branch.
- Bonds, Equity-Linked Convertible Investments, Reverse Equity-Linked Convertible Investments, Structured Investments and Structured Notes, please contact your Premier Banking Relationship Manager.

23 What financial products are excluded from this bonus?

These are examples of financial products that do not qualify for this bonus:

- Cash Equities
- Dual Currency Returns
- Financing Facility
- Foreign Exchange (FX)
- OCBC Blue Chip Investment Plan

F. Save Bonus

24 How do I qualify for the save bonus interest?

To qualify, your current month’s account balance has to increase from previous month’s account balance. Incremental account balance is the difference between current and previous month’s account average daily balance. This bonus interest will be paid on incremental account balance of up to S\$1,000,000.

For example:

	Previous month’s account balance	Current month’s account balance	Incremental account balance
1	S\$10,000	S\$15,000	S\$5,000
2	S\$0	S\$40,000	S\$40,000
3	S\$50,000	S\$2,000,000	S\$1,000,000