

## Terms and Conditions Governing the SG60 National Day Campaign

V01082025

The SG60 National Day Campaign (the “**Promotion**”) commences from 1 August 2025 and ends on 12 September 2025 (or any such date(s) as may be determined and notified by OCBC Bank in its sole discretion) (“**Promotion Period**”).

Terms and Conditions Governing the SG60 National Day Campaign are to be read in conjunction with the Terms and Conditions governing the 360 Account found on OCBC website > Personal Banking > Account > 360 Account and refer to Terms and conditions governing the 360 Account; Terms and Conditions Governing OCBC MyOwn Account; Terms and Conditions governing OCBC Child Development Accounts (Baby Bonus); as well as the Terms And Conditions Governing OCBC Rewards Card Programme; Terms and Conditions governing OCBC Debit and Credit Cards found on OCBC website > Personal Banking > Cards.

### 1. Eligibility

1.1. The Promotion is open to individuals:

- a) who meet the requirements in any category listed in clause 2.1; or
- b) whose child opens a new OCBC MyOwn Account or Child Development Account and have accepted these terms and conditions on behalf of their child; or
- c) who is a “New OCBC Cardmember” as defined under clause 2.1 (the “Eligible Customer”).

An Eligible Customer who meets the conditions set out in these terms and conditions shall be entitled to receive a “Stitch Charm” defined in Clause 2.1 below.

### 2. Promotion Mechanics

2.1. An Eligible Customer shall be eligible to receive the following “**Stitch Charm**” upon satisfaction of the criteria set out in clauses 1 and 2.

Category	Action	Stitch Charm
a) “ <b>New Eligible Account</b> ”	<ul style="list-style-type: none"> <li>i) Opens a new 360 Account or any account deemed eligible by OCBC Bank in its sole and absolute discretion (“Eligible Account”) during the Promotion Period.</li> <li>ii) Did not close their existing Eligible Account (opened before the Promotion Period) and re-open a new Eligible Account.</li> <li>iii) Is not held by an employee of OCBC Bank.</li> <li>iv) The New Eligible Account must be active and in good standing with OCBC Bank until the Fulfilment Date.</li> <li>v) Stitch Charm design will be allocated based on the account opening date.</li> </ul>	<p>1 x Stitch Charm</p> <p>While stocks last.</p>
b) “ <b>New Eligible Child Account</b> ”	<ul style="list-style-type: none"> <li>i) The parent opens an OCBC MyOwn Account, OCBC Child Development Account or any account deemed eligible by OCBC Bank in its sole and absolute discretion on their child’s behalf with OCBC Bank (“Eligible Child Account”).</li> <li>ii) Did not close their existing Eligible Child Accounts (opened before the Promotion Period) and re-open a new Child Account.</li> <li>iii) The New Eligible Child Account must be active and in good standing with OCBC Bank until the Fulfilment Date.</li> </ul>	<p>1 x Stitch Charm</p> <p>While stocks last.</p>

	iv)	Stitch Charm design will be allocated based on the account opening date.	
c) <b>"Eligible Deposits Customer"</b>	i) ii) iii) iv) v) vi) vii) viii) ix)	Holds a 360 Account or any account deemed eligible by OCBC in its sole and absolute discretion ("Eligible Deposit Account"). Submitted the online registration form within the Promotion Period with his/her Eligible Deposit Account number and selected the Campaign Qualifying Period. Deposits a minimum of S\$6,000 in Fresh Funds into an Eligible Deposit Account during the selected Campaign Qualifying Period as indicated in the online registration form. The amount of Fresh Funds deposit must also result in a corresponding increase of at least S\$6,000 when compared against the total balances of all other OCBC current and/or savings accounts as of the last day of the week, prior to Campaign Qualifying Period selected. "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. Fresh Funds will be earmarked for a period of 60 days from the last date of the selected Campaign Qualifying Period as depicted in Clause 2.3. Stitch Charm design will be allocated based on Campaign Qualifying Period selected on the online registration form and the week that Fresh Funds was deposited. For avoidance of doubt, if a customer selects a Campaign Qualifying Period and did not deposit the required Fresh Funds, he/she will be deemed as ineligible for the promotion. If you have submitted more than one online registration form during each Campaign Qualifying Period, OCBC will only use and recognise the first submission submitted to determine the eligibility of the Stitch Charm.	1 x Stitch Charm  While stocks last.
d) <b>"New OCBC Cardmember"</b>	i) ii) iii) iv) v) vi)	Only applicable to OCBC Rewards Card. Must be at least 21 years old. Be a New OCBC Cardmember. A "New OCBC Cardmember" refers to any person who currently does not hold an existing OCBC Credit Card and 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 Card cardholders who do not hold any OCBC Credit	1 x Stitch Charm  While stocks last.

	<p>Card as a principal cardholder are eligible to participate in the Promotion.</p> <p>vii) Successfully applies for a new OCBC Credit Card during the Promotion Period.</p> <p>viii) Makes a S\$60 Qualifying Spend on the new OCBC credit card within 30 days of the approval date.</p> <p>ix) Stitch Charm design will be based on the card application date.</p> <p>x) The OCBC Cardmember's Credit Card account must be active and in good standing with OCBC Bank from the start of the Promotion Period until the point of fulfilment.</p> <p>xi) "OCBC Credit Card": Any credit card issued by OCBC Bank in Singapore (whether or not it also bears the name and/or mark of any other person), excluding OCBC corporate credit cards. "OCBC Cardmember" shall be construed accordingly as the persons in whose name the OCBC Credit Card is issued.</p> <p>xii) Each Eligible Cardmember is only entitled to receive a maximum of one Stitch Charm under this Promotion. For the avoidance of doubt, if an Eligible Cardmember applies for two new OCBC Credit Cards within the Promotion Period, he will only receive a maximum of one Stitch Charm.</p>	
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2.2. An Eligible Customer shall also be eligible to redeem for the following "Redemption Item" upon satisfaction of the criteria set out below:

Category	Action	Redemption Item									
OCBC Redemption	i)	Customers may redeem for a Stitch Charm using their OCBC Reward Points (OCBC\$, 90°N Miles and/or Voyage Miles) during the Promotion Period.									
		<table><tr><th>Currency</th><th>Points required</th></tr><tr><td>OCBC\$</td><td>5,000</td></tr><tr><td>90°N Miles</td><td>1,327</td></tr><tr><td>Voyage Miles</td><td>1,238</td></tr></table>	Currency	Points required	OCBC\$	5,000	90°N Miles	1,327	Voyage Miles	1,238	
	Currency	Points required									
	OCBC\$	5,000									
	90°N Miles	1,327									
	Voyage Miles	1,238									
ii)	Retrieve your Stitch Charm redemption voucher via OCBC app > Rewards Home > Your Perks > E-voucher.										
iii)	To collect your Stitch Charm, please present your redemption voucher at Short-Q during the following collection periods:										
	<table><tr><th>Charm</th><th>Collection Period</th></tr><tr><td>Bubble Tea, Ice Gem</td><td>2 September 2025 - 30</td></tr><tr><td>Biscuit, Pineapple</td><td>November 2025</td></tr><tr><td>Coconut, Durian, Orchid</td><td>2 October 2025 - 30</td></tr><tr><td></td><td>November 2025</td></tr></table>	Charm	Collection Period	Bubble Tea, Ice Gem	2 September 2025 - 30	Biscuit, Pineapple	November 2025	Coconut, Durian, Orchid	2 October 2025 - 30		November 2025
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	November 2025										
iv)	You can only collect the Stitch Charm specified in your voucher.										
		1x Stitch Charm									
		While stocks last.									

	<ul style="list-style-type: none"> <li>v) Strictly no refunds, replacements, or exchanges upon redemption or collection.</li> <li>vi) Stitch Charm measures: 10cm in width, 15cm from ear to ear, 10cm in height (without keychain), and 7cm in keychain length, with a weight of 50 grams.</li> <li>vii) Actual Stitch Charm may vary slightly from the image shown.</li> <li>viii) Stitch Charm not collected by 30 November 2025 will be deemed forfeited.</li> <li>ix) Accordingly, even if this voucher incorporates the “STACK” mark, logo and/or other marks and logos of OCBC, OCBC is not responsible for any issue that arises in connection with the collection and/or use of this voucher.</li> <li>x) Neither OCBC nor Short-Q shall be held responsible for any issues that may arise during the redemption, collection or use of this voucher.</li> <li>xi) Neither OCBC nor Short-Q shall be liable for any loss or damage suffered in connection with the redemption, collection or use of this voucher.</li> </ul>	
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2.3. Please refer to the table below which illustrates the relevant timelines for this Promotion:

Campaign Period (Week)	Campaign Qualifying Period	Stitch Charm / Redemption Item* (1 Design to be launched weekly – While stocks last)	Earmark Period for Deposits Customers
1	1 Aug 2025 – 7 Aug 2025	Bubble Tea Charm	7 Aug 2025 – 5 Oct 2025
2	8 Aug 2025 – 14 Aug 2025	Iced Gem Biscuit Charm	14 Aug 2025 – 12 Oct 2025
3	15 Aug 2025 – 21 Aug 2025	Pineapple Charm	21 Aug 2025 – 19 Oct 2025
4	22 Aug 2025 – 28 Aug 2025	Coconut Charm	28 Aug 2025 – 26 Oct 2025
5	29 Aug 2025 – 4 Sep 2025	Durian Charm	4 Sep 2025 – 2 Nov 2025
6	5 Sep 2025 – 12 Sep 2025	Orchid Charm	12 Sep 2025 – 10 Nov 2025

*\*For clarity, the Stitch Charm measures approximately 10 cm in size. Actual Stitch Charm may vary slightly from the image shown in our collaterals such as the OCBC website.*

The following examples are for illustration:

Example 1: If an Eligible customer opens an Eligible Account during Week 1 of the Campaign Period, the Eligible Customer will be awarded with 1 (one) Bubble Tea Charm.

Example 2: If an Eligible Customer opens an Eligible Child Account during Week 1 of the Campaign Period, registered via the online registration form and deposits S\$6,000 in Fresh Funds into the Eligible Deposit Account in Week 3 of the Campaign Period, the Eligible Customer will be awarded with 1 (one) Bubble Tea Charm and 1 (one) Pineapple Charm.

Example 3: If an Eligible Customer opens an Eligible Child Account during Week 5 of the Campaign Period, registered via the online registration form and deposits S\$12,000 in Fresh Funds into the Eligible Deposit Account in Week 2 of the Campaign Period, the Eligible Customer will be awarded with 1 (one) Durian Charm and 1 (one) Iced Gem Biscuit Charm.

Example 4: If the Eligible Customer who signs up for an OCBC Rewards Card (and is a New OCBC Cardmember) on 10 August 2025, and makes a Qualifying Spend of \$60 by 31 August 2025. The Eligible Customer will be awarded with 1 (one) Iced Gem Biscuit Charm.

Example 5: If the Eligible Customer who signs up for an OCBC Rewards Card (and is a New OCBC Cardmember) on 10 August 2025, and makes a Qualifying Spend of S\$500 by 31<sup>st</sup> August 2025. The Eligible Customer will be awarded with 1 (one) Iced Gem Biscuit Charm.

Example 6: If the Eligible Customer who signs up for an OCBC Rewards Card (and is a New OCBC Cardmember) on 10 August 2025, and makes a Qualifying Spend of S\$60 by 31<sup>st</sup> August 2025. Additionally, the Eligible Customer also opens MyOwn Account in Week 2 of the Campaign period, the Eligible Customer will be awarded with 2 (two) Iced Gem Biscuit Charm.

- 2.4. If you are eligible to receive the Stitch Charm for the Promotion Period, you will be notified through an email and/or SMS ("Redemption Notice") sent to your email address or mobile number on record with the Bank latest by 30 November 2025.
- 2.5. Stitch Charm(s) must be redeemed at Short Q (176 Orchard Road, #01-57 The Centrepoint, Singapore 238843) latest by 31 December 2025 ("Redemption Period"). Stitch Charm(s) which are not redeemed by the end of the Redemption Period will be deemed to be forfeited.
- 2.6. The eligibility of any customer to receive any Stitch Charm(s) shall be determined at the absolute discretion of OCBC Bank.
- 2.7. The Stitch Charm(s) are awarded on a first-come-first serve basis, whilst stocks last and subject to availability. We reserve the right to substitute your Stitch Charm(s) with another variation.
- 2.8. The Stitch Charm(s) is strictly not refundable and cannot be replaced if lost, damaged, expired or forfeited and strictly not exchangeable for cash.
- 2.9. If any customer is subsequently discovered to be not entitled or ineligible to participate in the Promotion or to receive the Stitch Charm, OCBC Bank reserves the right to (i) forfeit or withdraw the Stitch Charm at any time or (ii) (where the Stitch Charm has been redeemed) reclaim the Stitch Charm or request the relevant customer to repay to or compensate OCBC Bank the value of the Stitch Charm at any time, and OCBC Bank shall have the right to debit the value of the Stitch Charm 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 Bank should any Stitch Charm be forfeited or withdrawn or if any Stitch Charm is reclaimed by OCBC Bank or a Customer is asked to repay to or compensate OCBC Bank the value of the Stitch Charm for whatsoever reasons.
- 2.10. The Stitch Charm(s), whether wholly or in part, is non-refundable, non-transferable, non-exchangeable and not redeemable for cash. The sale, transfer, resale, donation or exchange of the Stitch Charm(s) is strictly prohibited. OCBC Bank reserves the right to substitute or replace any Stitch Charm(s) or part thereof with an item of similar value at its sole discretion without notice to any person.

### 3. **General**

- 3.1. This Promotion shall not apply in conjunction with any other privileges or promotions unless otherwise stated.
- 3.2. 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.

- 3.3. 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. The decision of OCBC Bank on all matters relating to this Promotion shall be final and binding on all participants. No correspondence or appeal shall be entertained by OCBC Bank.
- 3.4. 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.
- 3.5. 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.
- 3.6. 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.
- 3.7. By participating in this Promotion, the customer 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).
- 3.8. The Walt Disney Company (Southeast Asia) Pte. Ltd. and its parent, affiliated and subsidiary companies and their officers, directors, employees and agents are not responsible for the administration or execution of the Promotion and/or delivery of the Prizes, and exclude responsibility and all liabilities arising from the Promotion and/or the Prizes.