

Terms and Conditions for the OCBC 360 Online Account Opening Promotion (S\$100 Cash Reward) (the "Promotion")

1. General Terms and Conditions

- 1.1 This Promotion is open to the first 1,000 qualifying new OCBC 360 Account holders.
- 1.2 The promotion period shall be from 3 September 2018 to 30 September 2018 (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").

2. Eligibility

- 2.1 This promotion is only applicable to new OCBC 360 Account holders who do not have any salary crediting arrangement with OCBC Bank within the period 6 months prior to the Promotion start date of 3 September 2018.
- 2.2 To qualify for this Promotion, customers must fulfil the following criteria below to receive the corresponding cash reward.

Qualifying Criteria	Cash Reward
Submit an application to open an OCBC 360 Account online at openaccount.ocbc.com or through OCBC Internet Banking during the Promotion Period. The respective account must also be approved and opened during the Promotion period.	S\$20
Successfully credit a minimum of S\$2,000 per calendar month via "GIRO-SALARY" into their individual OCBC 360 Account for at least 6 consecutive months. <ul style="list-style-type: none"> • Salary credit in other forms will not be eligible. • The first salary credit of minimum S\$2,000 to the OCBC 360 Account must be made before 31 October 2018. • The crediting of salary to the OCBC 360 Account must continue for 5 consecutive months after the first salary credit has been made. 	S\$80

3. Additional Terms and Conditions

- 3.1 The S\$20 Cash Reward for opening an OCBC 360 Account online will be credited accordingly into the eligible OCBC 360 Account based on the following schedule:
Accounts opened from 3 September 2018 to 30 September 2018 – by 31 October 2018
- 3.2 The additional S\$80 Cash Reward for salary crediting will be credited accordingly into the eligible OCBC 360 Account based on the following schedule:
First Salary Credit from 3 September 2018 to 30 September 2018 – by 31 October 2018
First Salary Credit from 1 October 2018 to 31 October 2018 – by 30 November 2018
- 3.3 OCBC Bank reserves the right to claw back the Cash Reward in full if the customer's salary credit is terminated within 6 months from the first salary credit transaction.
- 3.4 Each customer who participates in this Promotion is only entitled to receive one Cash Reward (a maximum of S\$100).
- 3.5 The eligibility of each customer to receive the Cash Reward shall be determined at the absolute discretion of OCBC Bank.
- 3.6 The Cash Reward is not transferrable or exchangeable for other items. OCBC Bank reserves the right to replace the Cash Reward with any item of similar value. OCBC Bank reserves the right to waive, vary or amend any of these terms and conditions without notice. The decision of OCBC Bank on all matters relating to this Promotion shall be final and binding on all participants.