



Terms and Conditions governing the OCBC Business Premium Promotion (the “Promotion”)

Promotion Period

1. The promotion period shall run from 30 April 2026 to 31 December 2026 (both dates inclusive), or such dates as may be determined by Oversea-Chinese Banking Corporation Limited (the “Bank”) at its sole and absolute discretion (the “Promotion Period”).

Eligibility Criteria

2. To qualify for and participate in this Promotion, you must meet the criteria as set out below:
 - a) You must be a business that is incorporated or established in Singapore;
 - b) You must opt in for the Promotion or accept the offer letter for the Promotion (the “Offer Letter”) on at least one (1) Business Growth Account or Multi-Currency Business Account (each an “Eligible Account”) with the Bank;
 - c) You must either successfully open at least one (1) Eligible Account with the Bank, or have at least one (1) Eligible Account with the Bank, during the Promotion Period.

If you fulfil the conditions stated at Clauses 2a) to 2c) above, you will be considered an “Eligible Customer” for the purposes of the Promotion and these terms and conditions.

Changes to Account Charges and Minimum Initial Deposit Requirements

3. Subject to the terms and conditions herein, the account charges and minimum initial deposit requirements set out in the table below shall apply to, and supersede, the existing account charges and minimum initial deposit requirements for the Eligible Account(s) during the Promotion Period:

Fee/Charge and Minimum Initial Deposit Requirement	Business Growth Account	Multi-Currency Business Account
Minimum Initial Deposit	SGD50,000 The Minimum Initial Deposit must be made within one (1) month from the later of: (a) the date of opening of the Eligible Account; or (b) the date of acceptance of the Offer Letter.	USD 150,000 The Minimum Initial Deposit must be made within one (1) month from the later of: (a) the date of opening of the Eligible Account; or (b) the date of acceptance of the Offer Letter, and only in USD currency. Any amount standing to the credit of the Multi-Currency Business Account which is denominated in any currency other than USD shall not be included in the determination of the Minimum Initial Deposit for the Multi-Currency Business Account.



<p>Service Charge</p>	<p>SGD50 per month if average balance for that month falls below SGD50,000</p> <p>The average balance for any month refers to the sum of all amounts standing to the credit of the account as determined by the Bank at the end of each day in that month, divided by the total number of days in that month.</p> <p>The Service Charge deduction may result in any overdraft or increase in any overdraft in the Business Growth Account. Any applicable Service Charge will be deducted in the month following any month in which the average balance for such month fell below SGD50,000.</p>	<p>USD 50 per month if average USD balance for that month falls below USD 150,000</p> <p>The average balance for any month refers to the sum of all amounts standing to the credit of the account as determined by the Bank at the end of each day in that month, divided by the total number of days in that month.</p> <p>The Service Charge shall only be deducted from the USD balance in the Multi-Currency Business Account regardless of any funds held in other currencies in the Multi-Currency Business Account, and notwithstanding that such deduction may result in any overdraft or increase in any overdraft in the Multi-Currency Business Account. Any applicable Any applicable Service Charge will be deducted in the month following any month in which the average balance for such month fell below USD150,000.</p>
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For the avoidance of doubt, save for the charges and minimum initial deposit requirements stated above, there are no further changes to the charges and other requirements stated in the [Business Banking Pricing Guide | OCBC Business Banking SG](https://ocbc.com), which may be accessed from <https://ocbc.com> > Help and Support > Fees & Charges – Business Pricing Guides.

Interest Rate Benefit

4. Subject to the terms and conditions herein, an Eligible Customer shall be entitled to receive additional interest only on the portion of the balance in the Eligible Account that falls within specified tiers, as set out in the schedule below, during the period:

- a) commencing on such date determined by the Bank in its sole discretion which shall fall on a day within one (1) calendar month from the later of a) the date of opening; or (b) the date of acceptance of the Offer Letter; and
- b) ending on the last day of the Promotion Period,

both dates inclusive (collectively, the “Interest Rate Benefit”):

SGD balance in Business Growth Account

Balance in SGD	Interest Rate Benefit⁺ (% p.a.)
The first \$50,000	Nil
The next \$100,000	0.3%



The next \$850,000	0.5%
>\$1,000,000	Nil

USD balance in Multi-Currency Business Account

Balance in USD*	Interest Rate Benefit[†] (% p.a.)
The first \$150,000	Nil
The next \$350,000	0.5%
The next \$500,000	0.8 %
>\$1,000,000	Nil

*For the avoidance of doubt, any amount standing to the credit of the Multi-Currency Business Account which is denominated in any currency other than USD shall not be included in the determination of the balance in USD.

†For the avoidance of doubt, the Interest Rate Benefit applies only to the portion of the balance set out in the relevant specified tier and not across the entire account balance.

5. The applicable Interest Rate Benefit is calculated based on the amount standing to the credit of (for the Business Growth Account) the relevant portion of the balance in SGD that qualifies for the Interest Rate Benefit, and (for the Multi-Currency Business Account) the relevant portion of the balance in USD that qualifies for the Interest Rate Benefit, as determined by the Bank at the end of each day.
6. Any interest earned from the Interest Rate Benefit earned by the Eligible Customer will be credited by the Bank to the respective Eligible Account on the last day of each month in the Qualifying Interest Rate Benefit Period, except when the last day falls on a Sunday, in which case the interest will be credited on the immediately preceding day (or such other day as may be determined by the Bank in its sole and absolute discretion). Any Interest Rate Benefit earned on the USD balance in respect of a Multi-Currency Business Account shall only be credited in USD.

Account Conversion

7. By participating in the Promotion, you understand and agree that:
 - a) **the Bank may at any time and with no further notice to you convert your Business Growth Account and/or Multi-Currency Business Account (as applicable) into a new account with features, benefits, requirements and charges identical to those offered under this Promotion (collectively, the “New Account”);**
 - b) **the Business Account Terms and Conditions to which you had agreed to abide and be bound by (and any amendments, alterations and additions thereto as may from time to time be made) will also apply to the New Account; and**
 - c) **upon the conversion, the Bank is authorised to retain the then prevailing signing mandate for the Business Growth Account and/or Multi-Currency Business Account (as applicable) for the New Account.**



General

8. The Bank reserves the right in its sole and absolute discretion to determine whether an Eligible Customer qualifies for this Promotion and any benefit. If the Bank in its sole and absolute discretion decides that any Eligible Customer does not fulfil the Eligibility Criteria as defined in Clause 2 above or the terms and conditions herein, the benefit(s) will not be accorded to such Eligible Customer.
9. If any Eligible Customer is subsequently discovered to be in breach of any of these terms and conditions, ineligible to participate in the Promotion or to enjoy the benefit(s) (which eligibility shall be determined at the sole and absolute discretion of the Bank) or if the benefit(s) have been accorded in error, the Bank reserves the right to (i) forfeit or withdraw the benefit(s) at any time; or (ii) (where the benefit(s) have been accorded) claw-back any benefit(s) credited or request the Eligible Customer to repay or compensate the Bank the value of the benefit(s) at any time.
10. The Bank reserves the right to substitute or replace the benefit(s) with any item of similar value at its sole discretion without any prior notice.
11. By participating in the Promotion, the participant shall be deemed to have read, understood and accepted these terms and conditions.
12. The Bank reserves the right to, at its sole and absolute discretion and at any time without prior notice, modify, revise, delete or add to any of these terms and conditions, or extend, suspend or discontinue the Promotion, including without limitation, the Promotion Period and Eligibility Criteria.
13. The Bank's decisions on all matters relating to the Promotion and any benefit shall be final and binding on all participants of the Promotion. No correspondence or appeal shall be entertained by the Bank.
14. The Promotion and any benefit(s) are not transferable.
15. All prevailing terms and conditions for account and banking services, including but not limited to electronics services, remittance and payment services, shall continue to apply.
16. 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.
17. The Bank shall not be responsible for any loss or damage to any person or business 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.
18. These terms and conditions shall be governed by the laws of Singapore and each participant in the Promotion 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 2001 to enforce any of these terms and conditions.

Data Protection and Consent

19. By participating in the Promotion, the Eligible Customer acknowledges and agrees that the Bank, may collect, use, disclose and/or process data (which may include without limitation, personal data) relating to the Eligible Customer, such as, without limitation, the details and business contact information of the Eligible Customer and/or the Eligible Customer's



representative(s) (collectively, “**Customer Data**”). Such Customer Data may be collected, used, disclosed and/or processed for:

- i. the purpose of determining the eligibility of the Eligible Customer to participate in the Promotion;
 - ii. the purpose of managing, administrating and conducting the Promotion;
 - iii. the fulfilment and delivery of the benefit(s) to the Eligible Customer, where applicable; and
 - iv. such other purposes as may be set out in the Bank’s respective data protection policies and/or privacy policies, (collectively, the “**Purposes**”).
20. In providing any Customer Data to the Bank in the course of the Promotion, the Eligible Customer represents and warrants that:
 - i. such Customer Data is accurate, complete and true; and
 - ii. where Customer Data relates to an individual (for example, the Eligible Customer’s representative(s)), the Eligible Customer has the valid authority and consent from such individuals to act on their behalf and provide such Customer Data to the Bank to collect, use, disclose and process for the Purposes.
21. The Bank will collect, use, and disclose any personal data in accordance with the Singapore Personal Data Protection Act 2012 and the OCBC Data Protection Policy.