



## **Terms and Conditions governing the OCBC Business Premium – Business Credit Card 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 have been notified by the Bank that you have been successfully enrolled into the OCBC Business Premium Promotion;
  - b) You are an existing BCC cardholder whose BCC is issued during the Promotion Period (“Relevant QBCC Month”); and
  - c) Your BCC Card account is active and in good standing with OCBC Bank throughout the Promotion Period until the point of fulfilment of the Cashback (as defined in clause 3 below),(collectively, “Eligible Cardholder”).

### **BCC Promotion Mechanics**

3. An Eligible Cardholder will be entitled to receive S\$100 worth of cashback (the “Cashback”), subject to these terms and conditions.
4. Subject to the fulfilment of the requirements of these terms and conditions to the absolute satisfaction of OCBC Bank, the Cashback will be credited to the Eligible Cardholder’s Card account within 3 months after the Relevant BCC Issuance Month and reflected in the next monthly account statement.
5. The Cashback awarded under this BCC Promotion is additional to the rebates that may be awarded under the Terms and Conditions Governing OCBC Business Credit Card Rebates Programme.
6. Eligible Cardholders are only entitled to receive the Cashback once during the Promotion Period.
7. For the avoidance of doubt, in the event that any person entitled to the Cashback is subsequently found to be ineligible for the BCC Promotion, OCBC Bank shall not be obligated or liable to provide the Cashback to another Eligible Cardholder.

### **General**

8. The Bank reserves the right in its sole and absolute discretion to determine whether an Eligible Cardholder qualifies for this Promotion and any benefit. If the Bank in its sole and absolute



discretion decides that any Eligible Cardholder 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 Cardholder.

9. If any Eligible Cardholder 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 Cardholder 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 Cardholder 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 Cardholder, such as, without limitation, the details and business contact information of the Eligible Cardholder and/or the Eligible Cardholder'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 Cardholder 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 Cardholder, 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 Cardholder 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 Cardholder's representative(s)), the Eligible Cardholder 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. OCBC will collect, use, and disclose any personal data in accordance with the Singapore Personal Data Protection Act 2012 and the OCBC Data Protection Policy.