

Terms & Conditions Governing the OCBC Business Credit Card Application Campaign (the “Promotion”)

Promotion Period

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

Eligibility

2. You will qualify for the Promotion if:
 - a) you are an existing OCBC Business Credit Card (the “Card”) cardholder whose Card is issued during the Promotion Period; and
 - b) your Card account is active and in good standing with OCBC Bank from the start of the Promotion Period until the point of fulfilment of the Cashback (as defined in clause 3 below)
 (each an “Eligible Cardholder”).

Promotion Mechanics

3. An Eligible Cardholder will be awarded 8% cashback (the “Cashback”) on spend made on the Card (the “Qualifying Spend”), subject to these terms and conditions:
 - a) Cashback is awarded to Eligible Cardholders who incur a minimum spend of \$1000 in the calendar month immediately following the calendar month in which the Card is issued (the “Spending Period”). To illustrate, if the Card is issued on 12 April 2026, the Spending Period would be the month of May 2026;
 - b) Cashback is capped at S\$80 per Card throughout the duration of the Promotion Period;
 - c) Cashback is awarded only for retail purchases made on the Card. These exclude the following transactions that are not considered as Qualifying Spend:
 - i) cash advance, balance transfer, bank fees and charges, 0% instalment payment plan transactions (including Business Paylite), cash-on-instalments transactions;
 - ii) bill payments made via Internet Banking or any AXS network;
 - iii) payments to the following merchant category code (“MCC”) and description:

| MCC | Description |
|-----------|--|
| 4784 | Tolls and Bridge Fees |
| 4829 | Wire Transfer Money Orders (WTMOs) |
| 4900 | Utilities – Electric, Gas, Heating Oil, Sanitary, Water |
| 5047 | Medical, Dental, Ophthalmic and Hospital Equipment and Supplies |
| 5199 | Nondurable Goods (Not Elsewhere Classified) |
| 5993 | Cigars Stores and Stands |
| 6010 | Member Financial Institution – Manual Cash Disbursements |
| 6012 | Member Financial Institution – Merchandise and Services |
| 6051 | Quasi Cash – Merchant (Non-Financial Institutions – Foreign Currency, Non-Fiat Currency, Cryptocurrency) |
| 6211 | Securities – Brokers and Dealers |
| 6300,5960 | Insurance Sales, Underwriting and Premiums / Direct Marketing Insurance Services |
| 6513 | Real Estate Agents and Managers |
| 6540 | Non-Financial Institutions – Stored Value Card Purchase/Load |
| 7349 | Cleaning, Maintenance and Janitorial Services |
| 7523 | Automobile Parking Lots and Garages |
| 7995 | Gambling – Betting, including Lottery Tickets, Casino Gaming Chips, Off-Track Betting, and Wagers at Race Tracks |
| 8062 | Hospitals |

| | |
|---------------------------------------|---|
| 8211,8220, 8241,8244, 8249,8299 | Schools and Educational Services – Various Categories (Elementary, Secondary, Colleges, Universities, Professional, Trade, Vocational, Business, Secretarial, Correspondence, etc.) |
| 8398, 8661 | Charitable / Religious Organizations |
| 8651 | Political Organizations |
| 8675 | Automobile Associations |
| 8699 | Organizations, Membership – Not Elsewhere Classified (Labor Union) |
| 9211 | Court Costs Including Alimony and Child Support |
| 9222 | Fines |
| 9223 | Bail and Bond Payments |
| 9311 | Tax Payments |
| 9399 | Government Services – Not Elsewhere Classified |
| 9402 | Postal Services – Government Only |
| 9405 | Intra-Government Purchases – Government Only |

- iv) funds to prepaid accounts and merchants who are categorised as "payment service providers", which include (without limitation) EZ-Link, NETS FlashPay, eNETS, SAM, Transit Link, AXS, GrabPay, Youtrip, Shopee Pay and Singtel Dash. The exclusions are not exhaustive and may be subject to changes from time to time. OCBC Bank has the absolute discretion to determine whether any prepaid account or merchant is considered a "payment service provider";
 - v) transactions under Transportation and Tolls MCC 4111/4121/4131 except for transactions with Grab Transport, Gojek and licensed taxi operators (including, without limitation, Comfort/Citycab/ Transcab/ SMRT Taxi/ Premier Taxi/ Prime Taxi/ HDT Taxi). For avoidance of doubt, you will still earn rebates for transactions with Grab Transport, Gojek and licensed taxi operators (including, without limitation, Comfort/Citycab/ Transcab/ SMRT Taxi/ Premier Taxi/ Prime Taxi/ HDT Taxi) for all applicable Cards;
 - vi) other fees and charges;
 - vii) payments made via telephone or mail order;
 - viii) subscription and recurring payments;
 - ix) payments of membership fees to clubs and associations;
 - x) disputed transactions / bills;
 - xi) any other transactions as determined by OCBC Bank from time to time.
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 Spending Period and reflected in the next monthly account statement.
 5. The Cashback awarded under this 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 a maximum of S\$80 in Cashback 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 Promotion, OCBC Bank shall not be obligated or liable to provide the Cashback to another Eligible Cardholder.

8. OCBC Bank reserves the right to claw-back and deduct from any of the Eligible Cardholder's accounts with OCBC Bank the equivalent value of the Cashback if the Eligible Cardholder's Card account is closed during, or within six (6) months from the end of, the Promotion Period. 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 receive the Cashback or if the Cashback has been credited in error, OCBC Bank reserves the right to (i) forfeit or withdraw the Cashback at any time; or (ii) (where the Cashback has been redeemed) claw-back the Cashback or request the relevant cardholder to repay to or compensate OCBC Bank the value of the Cashback at any time, and OCBC Bank shall have the right to debit the value of the Cashback plus any goods and services tax or such other amount as it deems fit from the account(s) of the cardholder. No person shall be entitled to any payment or compensation from OCBC Bank should any Cashback be forfeited or withdrawn, if any Cashback is reclaimed by OCBC Bank, or if a cardholder is asked to repay to or compensate OCBC Bank the value of the Cashback for whatsoever reasons.

General

9. The eligibility of any Eligible Cardholder to participate in this Promotion and/or receive any Cashback shall be determined at the absolute discretion of OCBC Bank.
10. 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 cardholder and the dates of the Promotion.
11. 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.
12. OCBC Bank's decisions on all matters relating to the Promotion shall be final and binding on all participants. No correspondence or appeal shall be entertained by OCBC Bank. 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.
13. 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.
14. 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.

Version Date: March 2026