

## FAQs

OCBC SGD Deposit Promotion April 2026

### **1. Application related**

#### **1.1. What is the minimum/maximum amount to participate in this promotion?**

The minimum deposit amount required is S\$50,000 and maximum amount per customer is S\$3 million. You will earn a bonus interest of 1.45% a year for approximately 153 days (approximately 5 months). Your deposited funds will be set aside for 153 days (approximately 5 months).

#### **1.2. Must participating funds be fresh funds? What is considered fresh funds in this promotion?**

Yes, the participating funds must be fresh funds and incremental to the Eligible Customer's overall deposit balances for 153 days (approximately 5 months) from the date of Eligible Transaction.

Examples of fresh funds are cheques drawn from other banks, Interbank GIRO transfers, FAST transfers from other banks, Cash or Salary Credit. Such funds must not be withdrawn within 30 days before or during the Promotion Period and redeposited (whether in part or in full amounts withdrawn) into the Eligible Account during the Promotion Period for purposes of qualifying for the Promotion.

Example of funds being incremental - if there was a S\$100,000 amount deposited on 22 April 2026, but a S\$15,000 amount withdrawn on 22 April 2026, then the net incremental deposits is only S\$85,000. Customers will not be eligible to participate with S\$100,000 amount.

#### **1.3. Can I register first and credit funds later?**

No. You must deposit at least the minimum amount of participating fresh funds before registering for the promotion. Otherwise, we will not be able to process the application you submitted via e-form.

#### **1.4. How do I know if my e-form was submitted?**

We will email you to confirm that we have received your e-form. We will send you an email indicated in the e-form to confirm that we have received your application and we are

currently processing it. This email acknowledgement does NOT mean that you have successfully qualified in the campaign. We will send an SMS to your mobile number in our records within the timeline stated in the Terms and Conditions (T&Cs) stating the outcome of your application.

### **1.5. Will I be informed if I qualify/do not qualify for the promotion?**

We will send an SMS to your mobile number in our records within the timeline stated in the T&Cs stating the outcome of your application. If you qualify for the promotion, we will – within the timeline stated in the T&Cs – set aside the funds you deposited. You can check your account balance via the OCBC app or Internet Banking to see if funds have been set aside. If you do not qualify for the promotion, we will inform you in an SMS that we could not set aside the funds in your account. This SMS will be sent to your mobile number in our records within the timeline stated in the T&Cs.

## **2. Bonus Interest/ Gift related**

### **2.1. How do you calculate the bonus interest?**

If you are eligible, the Bonus Interest is calculated for 153 days, starting from the date of the fresh funds deposited, and truncated to 2 decimal places.

### **2.2. When will the bonus interest be credited?**

Bonus interest will be credited by 31 October 2026 for funds deposited in April 2026.

For example – You deposit participating funds of S\$100,000 on 19 April 2026 and register on the same day. Your funds will be earmarked for 153 days, and you will receive a bonus interest into the same account your funds are earmarked in, by 31 October 2026.

### **2.3. Will I earn any interest if I partially/ fully withdraw funds from the promotion in these months?**

You will still receive base interest of 0.05% a year. You will not be entitled to the additional Bonus Interest.

### **2.4. Can I credit the interest into another account?**

No, interest will be credited into the same account your funds are earmarked in.

### **3. Earmark period**

#### **3.1. How do you calculate the earmark period?**

If you are eligible, the earmark period is computed for 153 days, starting from the date the fresh funds are deposited. For example, if you deposited eligible fresh funds on 19 April 2026, the earmark on your funds will last till 18 September 2026. Your funds will be available the next working day.

#### **3.2. Will I be notified if the application for the promotion is successful or not?**

Yes, an SMS will be sent to the mobile number you have with us on the outcome of your application. If your application is eligible, the participating funds in your account will be earmarked.

#### **3.3. Can I amend the amount I applied for?**

Once the funds are earmarked, the amount cannot be amended.

#### **3.4. Can I cancel or withdraw my application after I register? Are there any penalties for cancelling?**

Yes, the request can be made by submitting a secured email via the OCBC app, approaching your OCBC Premier Relationship Manager or OCBC PPC Client Advisor (for Premier and PPC Customers), or visiting any OCBC Bank branch during operating hours.

You will still receive base interest of 0.05% a year. You will not be entitled to the additional Bonus Interest.