

Terms and Conditions Governing the 360 Account and OCBC 365 Credit Card MGM Promotion 2025

V01082025

The 360 Account and OCBC 365 Credit Card MGM Promotion 2025 (the “**Promotion**”) commences from 1 August 2025 and ends on 30 September 2025 (or any such date(s) as may be determined and notified by OCBC Bank in its sole discretion) (“**Promotion Period**”).

Terms and Conditions Governing the 360 Account and OCBC 365 Credit Card MGM Promotion 2025 are to be read in conjunction with the Terms and Conditions Governing the 360 Account found on OCBC website: Personal Banking > Account > 360 Account and refer to Terms and Conditions Governing the 360 Account and the Terms and Conditions Governing OCBC 365 Credit Card Cashback Programme found on OCBC website: Personal Banking > Cards > OCBC 365 Credit Card and refer to Terms and Conditions Governing OCBC 365 Credit Card Cashback Programme.

1. Eligibility

- 1.1. To be eligible to participate in the Promotion as a referrer, an individual must invite their family and/or friend(s) to apply for a new 360 Account and/or new OCBC 365 Credit Card by sharing with them his / her personalised referral code (from the OCBC app referral dashboard) (a “**Referrer**”).
- 1.2. To be eligible to receive the related rewards or incentives, the individual (a “**Referred Client**”) being referred by the Referrer must apply for a new 360 Account and/or new OCBC 365 Credit Card via OCBC app by submitting the Referrer’s personalised referral code from the OCBC app referral dashboard. For customers applying for the new OCBC 365 Credit Card, they have to be at least 21 years old.
- 1.3. Customers who close their existing 360 accounts (opened before the Promotion Period) and re-open a new 360 account are not eligible to this Promotion or any other promotions in relation to 360 Account.
- 1.4. Referrers are not allowed to refer themselves to this Promotion.
- 1.5. Employees of OCBC Bank are not eligible for this promotion.

A Referrer who meets the conditions set out in these terms and conditions shall be entitled to receive a “Referrer Cash Reward” credited into his/her 360 Account. A Referred Client who meets the conditions set out in these terms and conditions shall be entitled to receive a “Welcome Reward”.

2. Promotion Mechanics

Referrers

2.1 Referrer Cash Reward

- (i) A Referrer who meets the conditions set out in these terms and conditions shall be entitled to receive a “Cash Reward” credited into his/her existing OCBC savings or current account.
- (ii) The Cash Reward(s) shall be credited no later than the following working day, after a successful referral is being made (as per the criteria set out in Clauses 1 and 2.1).
- (iii) In the event if OCBC Bank is unable to successfully credit the Cash Reward into the Referrer’s existing OCBC savings or current account on the first attempt, OCBC Bank will re-attempt to credit the “Cash Reward” again and into any other existing eligible Singapore Dollar denominated OCBC savings or current account that the Referrer maintains with OCBC or credit card account. This will be done no later than three (3) months after each individual Referred Client’s applications have been fully processed and meets the related criteria. In the event that there are no suitable alternative accounts to be credited, the Cash Reward will be forfeited.
- (iv) To qualify for the Cash Reward, the Referrer must satisfy the following criteria:
 - a) The Referrer’s savings or current account must be active and in good standing with OCBC from the start of the Promotion Period until the point of fulfilment; For avoidance of doubt, if the Referrer’s

- savings or current account is closed or inactive at the point of fulfilment, the Referrer Cash Reward will be forfeited;
- b) The Referred Client successfully applies for a new 360 Account and deposit a minimum of S\$1,000 into the new account. The Referred Client must maintain S\$1,000 in the 360 Account for at least 30 days ("Eligible Account application").
 - c) The Referred Client's Credit Card account must be active and in good standing with OCBC Bank from the start of the Promotion Period until the point of fulfilment ("Eligible Credit Card Application").
- (v) Referrers will earn the following Cash Reward(s) upon satisfaction of the criteria set out in Clauses 1 and 2.1.

Type of customer	Referrer Cash Reward	Amount
Eligible Account Application	"360 Cash Reward"	S\$10
Eligible Credit Card Application	"365 Cash Reward"	S\$10

- (vi) Each Referrer shall only be entitled to receive a maximum of one 360 Cash Reward and one 365 Cash Reward in respect of each Referred Client for the entirety of the Promotion.
- (vii) Referrer shall only receive the corresponding Cash Reward if the Referred Client's Eligible Account or Eligible Credit Card Application are approved within 90 days from the application date.
- (viii) Referrals should only be made for personal and non-commercial purposes. Referrers are prohibited from "spamming" any individual with referral invitations, and this includes but is not limited to mass emailing, texting, or messaging individuals that the Referrer does not know or using automated systems or bots through any channel to distribute a Referral Code.
- (ix) Subject to the fulfilment of all the conditions specified in these terms and conditions to the absolute satisfaction of OCBC Bank, the Referrer will receive the Cash Rewards once the Referred Client's funding requirements are successfully met, or the credit card application is successful.
- (x) There is no limit to the number of Referred Clients and, accordingly, Cash Rewards that a Referrer may successfully refer and receive.

Referred Clients

2.2 Welcome Reward

- (i) To qualify for the Welcome Reward, the Referred Client must satisfy the criteria set out in Clauses 1 and 2.2:
 - a) Must successfully open a new 360 Account ("New Account") during the Promotion Period. The Referred Client's savings or current account must be active and in good standing with OCBC Bank from the start of the Promotion Period until the point of fulfilment.
 - b) Employees of OCBC Bank are not eligible for the Welcome Reward.
- (ii) A Referred Client who meets the conditions set out in these terms and conditions shall be eligible to receive the following "Welcome Reward".

Action	Welcome Reward
<p>Eligible for Welcome Reward by crediting salary of at least S\$1,800 per month via:</p> <ul style="list-style-type: none"> GIRO / PayNow via GIRO with the transaction description "GIRO-SALARY" FAST / PayNow via FAST with transaction cod "SAL" or transaction description "SALARY / SALA / SAL" <p>into the New Account by the next month of account opening.</p> <p>Note: Only genuine employment salary credit from employer to your 360 Account will be eligible. We reserve the right to request for any documentation or information to verify that the amount credited is your salary.</p>	S\$60

- (iii) A Referred Client may only submit one (1) Referral Code under the Promotion. If more than one Referrer refers the same Referred Client, the Welcome Reward will only be awarded to the successful applications of the 360 Account where the Referral Code of Referrer was used.
- (iv) The Welcome Reward will be credited to the Referred Client's New 360 Account within three (3) months of the New Account opening date.
- (v) Please refer to the table below which illustrates the relevant timelines for this Promotion:

New Account opened in:	Salary to be credited by:	Welcome Rewards will be credited by:
August 2025	September 2025	15 th working day of October 2025
September 2025	October 2025	15 th working day of November 2025

- (vi) OCBC Bank reserves the right and at any time at its absolute discretion and without giving any reason or notice to withdraw, clawback, cancel and/or invalidate any Cash Reward awarded to any customer without liability. A customer will not be entitled to any payment or compensation whatsoever in respect of such withdrawal, clawback, cancellation or invalidation.
- (vii) The eligibility of any Referred Client to participate in this Promotion and/or receive any Cash Reward shall be determined at the absolute discretion of OCBC Bank.

3. General

- 3.1. This Promotion shall not apply in conjunction with any other privileges or promotions unless otherwise stated.
- 3.2. 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.
- 3.3. 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 customer and the dates of the Promotion. The decision of OCBC Bank on all matters relating to this Promotion shall be final and binding on all participants. No correspondence or appeal shall be entertained by OCBC Bank.
- 3.4. If any Referrer and/or Referred Client is subsequently discovered to be ineligible to participate in the Promotion or to receive the Cash Rewards and/or Welcome Rewards, OCBC Bank reserves the right to (i) withdraw the Cash Rewards and/or Welcome Rewards at any time; or (ii) claw-back the Cash Rewards and/or Welcome Rewards or request the relevant customer to repay to or compensate OCBC Bank the value of the Cash Rewards and/or Welcome Rewards at any time, and OCBC Bank shall have the right to debit the value of Cash Rewards and/or Welcome Rewards or such other amount as it deems fit from the account(s) of the customer. No person shall be entitled to any payment or compensation from OCBC Bank should any Cash Rewards and/or Welcome Rewards be withdrawn, if any Cash Rewards and/or Welcome Rewards are reclaimed by OCBC Bank, or if a customer is asked to repay to or compensate OCBC Bank the value of the Cash Rewards and/or Welcome Rewards for whatsoever reasons.
- 3.5. 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.
- 3.6. 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.
- 3.7. These terms and conditions shall be governed by laws of Singapore and the participants irrevocably submit 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 (Right of Third Parties) Act 2001 to enforce any of these terms and conditions.

- 3.8. By participating in this Promotion, the customer hereby agrees and consents to the collection, use and disclosure of their personal data by OCBC Bank and its related corporations (collectively, "OCBC Group") for the purposes of managing and administering this Promotion, and such other related purposes, in accordance with OCBC's Data Protection Policy (which can be accessed via the OCBC website > Personal Banking > Policies).
- 3.9. By participating in the Promotion, both the Referrer and the Referred Individual consent to the following:
- (i) The Referrer consents to having the referrals and his or her name disclosed to the person(s) referred by them to OCBC Bank; and
 - (ii) The Referred Individual consents to having his or her name and status of successful signing up under the Promotion disclosed to the Referrer.