OCBC Bank
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Terms and Conditions Governing the 360 New Account Opening Promotion (November 2026)

V01112026

The 360 New Account Opening Promotion (November 2026) (the "Promotion") commences from 1 November 2026 to 31 December 2026 (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 New Account Opening Promotion (November 2026) 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.

1. Eligibility

1.1. The Promotion is open to Eligible Customers (as defined below) who open a new 360 Account ("**New Account**") with OCBC Bank during the Promotion Period, and meets the requirements stated in clause 2.1 (each, an "**Eligible Customer**"). The New Account must be active and in good standing with OCBC Bank until the point of fulfilment.

1.2. Eligible Customers may open the New Account through any channels, including through digital channels or at OCBC Bank's physical branches, to be eligible for this Promotion.

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 OCBC 360 Account.

1.4. Employees of OCBC Bank are not eligible for this promotion.

2. Promotion Mechanics

2.1. An Eligible Customer shall be eligible to receive the following **"Salary Cash Reward**" upon satisfaction of the criteria set out in clauses 1 and the table below.

Action	Salary Cash Reward
Eligible for Salary Cash Reward by crediting salary of at least S$1,800 per month via: • GIRO / PayNow via GIRO with the transaction description "GIRO-SALARY" • FAST / PayNow via FAST with transaction code "SAL" or transaction description "SALARY / SALA / SAL" into the New Account for 3 consecutive months after the month of account opening. 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.	S$60 cash reward

2.2. An Eligible Customer shall be eligible to receive the following "**Top Up Cash Reward**" upon the satisfaction of the criteria set out in clauses 1, 2.1 and the table below.

Action	Top Up Cash Reward
Eligible for Top Up Cash Reward by crediting salary and maintaining an Average Daily balance of at least S$10,000 in the New Account for 3 consecutive months after the month of account opening.	S$50 cash reward

Eligible for Top Up Cash Reward by crediting salary and maintaining an Average Daily balance of at least S$25,000 in the New Account for 3 consecutive months after the month of account opening.	S$150 cash reward

2.3. For avoidance of doubt, each Eligible Customer is only entitled to receive one Salary Cash Reward and one Top Up Cash Reward subject to the satisfaction of the criteria.

2.4. Please refer to the table below which illustrates the relevant timelines for this Promotion:

New Account opened in:	Months where criteria are fulfilled:	Cash rewards credited by:
November 2026	December 2026, January 2027 and February 2027	15th working day of March 2027
December 2026	January 2027, February 2027 and March 2027	15th working day of April 2027

2.5. 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.

2.6. The eligibility of any Eligible Customer 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. 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.

3.5. If any customer is subsequently discovered to be ineligible to participate in the Promotion or to receive the cash rewards, OCBC Bank reserves the right to (i) withdraw the cash rewards at any time; or (ii) claw-back the cash rewards or request the relevant customer to repay to or compensate OCBC Bank the value of the cash rewards at any time, and OCBC Bank shall have the right to debit the value of cash 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 be withdrawn, if any cash 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 for whatsoever reasons.

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).