OCBC Bank
65 Chulia Street OCBC Centre
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Terms and Conditions Governing the 360 Account Save Bonus Promotion (August 2026)

V01082026

The 360 Account Save Bonus Promotion (August 2026) (the "**Promotion**") commences from 1 August 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 Account Save Bonus Promotion (August 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 hold a 360 Account with OCBC Bank during the Promotion Period, and meets the requirements stated in clause 2.1.

1.2. The 360 Account must be active and in good standing with OCBC Bank until the point of fulfilment.

2. Promotion Mechanics

2.1. An Eligible Customer shall be eligible to receive the following "**360 SAVE BONUS**" upon meeting the criteria set out in clauses 1 and 2.

Action	360 Save bonus
Increase your average daily balance for the current calendar month by at least S$500 from the previous calendar month.	First S$75,000 – 0.50% a year in interest Next S$25,000 – 1.10% a year in interest EIR on first S$100,000 – 0.65% a year in interest

2.2. You will receive the Save Bonus Interest if you meet the requirements in that calendar month.

2.3. You may earn Save Bonus Interest at varying tiers based on your 360 Account balance. Save Bonus Interest will be calculated at the end of each calendar month, based on the average daily balance at the end of each calendar month, subjected to a cap, and will be credited into the active 360 Account on the 7th business day (excluding Saturday and Sunday) of the following month or earlier, truncated to 2 decimal places.

2.4. If you do not meet the requirements for the Save Bonus Interest in the calendar month, you will not receive the Save Bonus Interest.

2.5. Please see below for an illustration of the promotion mechanics and crediting timelines:

Month	Average daily balance	Qualify for Save bonus	Crediting timeline
August	S$10,000	-	-
September	S$10,500	Yes	7th business day of October 2026
October	S$9,000	No	-
November	S$9,500	Yes	7th business day of December 2026
December	S$10,000	Yes	7th business day of January 2027

2.6. For avoidance of doubt, please refer to the Terms and Conditions governing the 360 Account on the eligibility criteria to earn Save Bonus Interest.

2.7. 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 360 Save Bonus 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.

2.8. The eligibility of any Eligible Customer to participate in this Promotion and/or receive any 360 Save Bonus 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. 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.

3.6. 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.

3.7. 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).