

Terms and Conditions Governing OCBC 360 Account and Kids Account Promotion 2025

V01052025

The OCBC 360 Account and Kids Account Promotion 2025 (the “**Promotion**”) commences from 1 May 2025 and ends on 31 July 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 OCBC 360 Account and Kids Account Promotion 2025 are to be read in conjunction with the Terms and Conditions governing 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, OCBC MyOwn Account found on OCBC website > Personal Banking > Account > OCBC MyOwn Account and Terms and Conditions Governing OCBC Child Development Accounts (Baby Bonus) found on OCBC website > Personal Banking > Account > OCBC Child Development Accounts (Baby Bonus).

1. Eligibility

1.1 The Promotion is open to individuals:

- a) whose child opens a new OCBC MyOwn Account or is holding an OCBC MyOwn Account; or
- b) opens a new OCBC Child Development as a trustee or is a trustee of an OCBC Child Development Account; and
- c) opens a new 360 Account or is holding a 360 Account

collectively, the “**Eligible Customer**”.

2. Promotion Mechanics

Bonus Interest

2.1 An Eligible Customer shall be eligible to receive the following Bonus Interest for the months of May, June and July 2025, upon satisfaction of the criteria set out in clauses 1 and 2:

Bonus Interest Type	Action	Bonus Interest
Family Bonus Interest	<p>Eligible Customer holds a 360 Account as the Primary account holder; and either</p> <ul style="list-style-type: none"> is the trustee of an OCBC Child Development Account; and/or whose child holds an OCBC MyOwn Account and with the Eligible Customer as the tagged Parent 	Additional 0.30% p.a. on the first S\$100,000 of the 360 Account balance.

2.2 The Family Bonus Interest will be credited to the Eligible Customer’s 360 Account on the 15th working day of the following month after meeting the criteria set out in clauses 1 and 2.

2.3 Each Eligible Customer will only be accorded 1 Family Bonus Interest to the 360 Account where they are the Primary account holder.

2.4 The Family Bonus Interest is only awarded to Eligible Customers for months where the criteria set out in 2.1 has been met. In months in which Eligible Customers do not meet the criteria, no Family Bonus Interest will be credited.

2.5 If the 360 Account is closed before the crediting of the Family Bonus Interest, the Family Bonus Interest will be forfeited.

2.6 Please refer to the tables below which illustrates how this Promotion works.

Example 1: Eligible Customer has a 360 Account and is the tagged parent of the OCBC MyOwn Account.

Month	Status	Eligible for Bonus Interest
May 2025	Holds 360 Account and is the tagged parent of the OCBC MyOwn Account	Eligible
June 2025	Holds 360 Account and is the tagged parent of the OCBC MyOwn Account	Eligible

July 2025	Holds 360 Account and is the tagged parent of the OCBC MyOwn Account	Eligible
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Example 2: Customer is a tagged parent of the OCBC MyOwn Account and opens 360 Account only in June 2025.

Month	Status	Eligible for Bonus Interest
May 2025	Is the tagged parent of the OCBC MyOwn Account but no 360 Account	Not Eligible
June 2025	Opens 360 Account and is tagged as the MOA parent	Eligible
July 2025	Holds 360 Account and is tagged as the MOA parent	Eligible

Example 3: Customer has a 360 Account and opens the OCBC Child Development Account in June 2025.

Month	Status	Eligible for Bonus Interest
May 2025	Holds 360 Account only	Not Eligible
June 2025	Holds 360 Account and opens the OCBC Child Development Account as a trustee	Eligible
July 2025	Holds 360 Account and is the trustee of the OCBC Child Development Account	Eligible

Example 4: Customer has a 360 Account is the trustee of OCBC Child Development Account but closes the OCBC Child Development Account in July 2025.

Month	Status	Eligible for Bonus Interest
May 2025	Holds 360 Account and is the trustee of the OCBC Child Development Account	Eligible
June 2025	Holds 360 Account and is the trustee of the OCBC Child Development Account	Eligible
July 2025	Holds 360 Account only	Not Eligible

- 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 Family Bonus Interest 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 Family Bonus Interest shall be determined at the absolute discretion of OCBC Bank.

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, each Eligible Customer, and where applicable, their child, hereby agrees and consents to the collection, use, and disclosure of their personal data, and where applicable, their child's personal data, by OCBC Bank and its related corporations (collectively, "OCBC Group") for the purposes of 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).