OCBC Bank
65 Chulia Street OCBC Centre
Singapore 049513

Terms and Conditions Governing the OCBC CDA August 2026 Promotion

V23072026

The OCBC CDA August 2026 Promotion (the "**Promotion**") commences from 1 August 2026 and ends on 31 October 2026 (both dates inclusive), or any such date(s) as may be determined and notified by Oversea-Chinese Banking Corporation Limited ("OCBC Bank") in its sole discretion ("**Promotion Period**").

The Terms and Conditions Governing OCBC CDA August 2026 Promotion are to be read in conjunction with the Terms and Conditions Governing Deposit Accounts and the Terms and Conditions Governing OCBC Child Development Accounts (Baby Bonus).

1. Eligibility

1.1 The Promotion is open to customers ("**Eligible Customers**") who open a new Child Development Account (CDA) ("**New Account**") with OCBC Bank during the Promotion Period. The New Account must be active and in good standing with OCBC Bank until the point of fulfilment.

1.2 Customers who close their existing OCBC CDA (opened before the Promotion Period) and re-open a new OCBC CDA are not eligible to this Promotion or any other promotions in relation to OCBC CDA.

1.3 Customers who open a new CDA through changing of Agent Banks are eligible for this Promotion.

1.4 Customers who open a new CDA through changing of CDA trustees are not eligible for this Promotion.

2. Promotion Mechanics

2.1 All Eligible Customers will be entitled to the corresponding Promotional Gift.

Promotional Gift
Hegen PCTO™ 150ml/5oz Feeding Bottle PPSU with Slow Flow Teat (1 to 3 months) (worth S$31)

3. Award of Gift

2.2 All other Eligible Customers who are entitled to the Promotional Gift will be notified by OCBC via email by the 15th business day of the month after the account opening month.

2.3 Instructions on how to redeem the Promotional Gift will be contained in the notification by OCBC via email. Promotional Gift must be redeemed by the stipulated period ("**Redemption Period**") per the email notification, which if not redeemed by the end of Redemption Period, will be deemed to be forfeited.

2.4 For the avoidance of doubt, in the event that any Eligible Customer entitled to the Gift is subsequently found to be ineligible for the Promotion, OCBC Bank shall not be obligated or liable to provide the Gift to another Eligible Customer.

2.5 If any Eligible Customer is subsequently discovered to be ineligible to participate in the Promotion or violates any of the conditions set out in the Promotion or to receive the Gift, OCBC Bank reserves the right to (i) deny the Gift and there will be no compensation whatsoever after such cancellation; (ii) request the relevant Eligible Customer to repay to or compensate OCBC Bank the value of the Gift at any time, and OCBC Bank shall have the right to debit the value of the Gift or such other amount as it deems fit from the account(s) of the Eligible Customer. No person shall be entitled to any payment or

compensation from OCBC Bank should any Gift be withdrawn, if any Gift are reclaimed by OCBC Bank, or if a customer is asked to repay to or compensate OCBC Bank the value of the Gift for whatsoever reasons.

2.6 The Gift, whether wholly or in part, is non-refundable, non-transferable, non-exchangeable and not redeemable for cash. The sale, transfer, resale, donation or exchange of the Gift(s) is strictly prohibited. OCBC Bank reserves the right to substitute or replace any Gift(s) or part thereof with an item of similar value at its sole discretion without notice to any person.

2.7 The eligibility of any customer to receive any Promotional Gift shall be determined at the absolute discretion of OCBC Bank.

4. General

4.1 This Promotion is not valid with other offers or promotions unless otherwise stated.

4.2 OCBC 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 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.

4.3 OCBC 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 on all matters relating to this Promotion shall be final and binding on all participants. No correspondence or appeal shall be entertained by OCBC.

4.4 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.

4.5 OCBC 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.

4.6 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.

4.7 By participating in this Promotion, the customer hereby agrees and consents to the collection, use and disclosure of their personal data by OCBC 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).