

Terms and Conditions Governing OCBC CDA Baby Bonus Card August 2025 Promotion

V01082025

The Terms and Conditions Governing OCBC CDA Baby Bonus Card August 2025 Promotion (the “**Promotion**”) commences from 1 August 2025 and ends on 12 September 2025 (both dates inclusive), or any such date(s) as may be determined and notified by Oversea-Chinese Banking Corporation Limited (“**OCBC**”) in its sole discretion (“**Promotion Period**”).

The Terms and Conditions Governing OCBC CDA Baby Bonus Card August 2025 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 Eligible Customers (as defined below) who open a new Child Development Account (CDA) (“**New Account**”) with OCBC Bank during the Promotion Period and meets the requirements stated in clause 1 and 2 (each, an “**Eligible Customer**”). 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 Each Eligible Customer will be entitled to 1 (ONE) limited edition Baby Bonus Card (“**Promotional Gift**”).
- 2.2 The Promotion Gift will be issued on a while-stocks-last basis. For the avoidance of doubt, if stocks of the Promotional Gift have been fully issued, a standard Baby Bonus Card will be provided instead.

3. Award of Promotional Gift

- 3.1 All Eligible Customers will receive the Promotional Gift by mail, sent to the mailing address of the CDA within 7 business days of successfully opening a New Account.
- 3.2 The Promotional Gifts are strictly not refundable and cannot be replaced if lost, damaged, expired or forfeited.
- 3.3 The Promotional Gifts are strictly not exchangeable for cash.
- 3.4 OCBC reserves the right to substitute or replace the Promotional Gifts with any item of similar value at its sole discretion without notice to any person.
- 3.5 The eligibility of any customer to receive any Promotional Gifts shall be determined at the absolute discretion of OCBC.

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).