

## Terms and Conditions Governing OCBC MyOwn Account Future Ready Starter Kit Redemption Programme April 2026

V02042026

The OCBC MyOwn Account Future Ready Starter Kit Redemption Programme April 2026 (the “**Promotion**”) commences from **1 April 2026** and ends on **30 June 2026** (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**”).

Terms and Conditions Governing the OCBC MyOwn Account Future Ready Starter Kit Redemption Programme April 2026 are to be read in conjunction with the Terms and Conditions governing the OCBC MyOwn Account found on OCBC website > Personal Banking > Account > OCBC MyOwn Account.

### 1. Eligibility

The Promotion is open to customers (each, an “**Eligible Customer**”):

- 1.1. whose parent successfully opens a new OCBC MyOwn Account on their behalf with OCBC Bank during the Promotion Period; or
- 1.2. whose parent successfully activates their child’s migrated OCBC MyOwn Account on their behalf with OCBC; and
- 1.3. the OCBC MyOwn Account is 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 set of “**Gifts**” from Flying Cape Pte Ltd (the “**Merchant**”), upon satisfaction of the criteria set out in clause 1:
  1. **Multiple Intelligences Developmental Assessment Scales (MIDAS™)**
    - a. Lite Report: Free
    - b. Full Report: 50% off at S\$17.50 (Usual price: S\$35)
  2. **OCBC Future Ready Starter Kit** (worth S\$320), comprising 4 trial experiences:
    - a. AI & Computational Thinking Trial by The Lab Singapore (for ages 7-15)
    - b. Mandarin Trial + myFIRST Tech Gift by WuKong Education (for ages 7-15)
    - c. Entrepreneurship Exploratory Experience by Kidspreneurship (for ages 7-15)
    - d. Rubik’s Cube & Robotics Trial by Mofunland (for ages 7-12)
  3. For a limited time, Eligible Customers shall also be eligible to either one of the following Financial Literacy Camps by Jopez Academy (worth S\$125-150). Limited redemptions available on a first-come, first-served basis.
    - a. **Know Your Money Parent-Child Camp** (for ages 7-11)
    - b. **Grow with Money Camp** (for ages 12-15)
- 2.2. Eligible Customers who qualify for the Gifts will, **within 2 weeks from the date of opening their OCBC MyOwn Account**, receive an email from OCBC Bank at their registered email address containing the link to the OCBC-dedicated Flying Cape redemption page. Customers may access the redemption page to book their selected experience session(s) during the redemption period indicated in the redemption email. Redemption is subject to availability and is on a first-come, first-served basis based on available session timings. Customers are encouraged to book early, as the list of trial experiences and available sessions may be updated or changed from time to time. Further details will be provided in the redemption email.
- 2.3. Redemptions may only be made for the individual Eligible Customer, unless the session details expressly state that the experience is designated as a parent-and-child session.
- 2.4. Each Eligible Customer may redeem each specific experience only once, upon meeting the terms and conditions of this Promotion, including the MIDAS™ Lite Report and each trial experience listed. The Financial Literacy Camp may also be redeemed once per Eligible Customer, subject to availability.

- 2.5. Redemption of the Gifts is subject to the Merchant's terms and conditions.
- 2.6. The eligibility of any customer to receive any Gifts shall be determined at the absolute discretion of OCBC Bank.
- 2.7. The Gifts cannot be replaced if expired or forfeited.
- 2.8. The Gifts are strictly not exchangeable for cash.
- 2.9. OCBC Bank reserves the right to amend the list of participating programs and experiences, or to substitute or replace the Gifts with any item of similar value at its sole discretion without notice to any person.

### **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. OCBC Bank also disclaims liability for any information, materials, products or services posted or offered on the website of third parties, including the website and redemption page operated by the Merchant.
- 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 If any Eligible Customer is subsequently discovered to be ineligible to participate in the Promotion, OCBC Bank reserves the right to request the relevant customer to repay to or compensate OCBC Bank the value of the Gifts at any time, and OCBC Bank shall have the right to debit the value of the Gifts 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 amount that is reclaimed by OCBC Bank, or if a customer is asked to repay to or compensate OCBC Bank the value of the Gifts for whatsoever reasons.
- 3.5 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.
- 3.6 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 nonexclusive 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, each Eligible 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"), its business partners and agents, and the Merchant for the purposes of managing and administering this Promotion, fulfilment and/or redemption of any Gift, and such other related purposes in accordance with OCBC's Data Protection Policy (which can be accessed via the OCBC website > Personal Banking > Policies) ("Purposes"). Where the Eligible Customer provides personal data relating to any other individual to OCBC Group and/or the Merchant, the Eligible Customer confirms that consent has been obtained from the relevant individual for the Purposes.

3.9 OCBC Bank has no control over and is not liable or responsible to you for your access to third party websites. You may wish to review the terms of use and privacy policy of the website carefully. OCBC Bank's Privacy and Security Policies do not apply at third party websites, and such websites should only be accessed at your own risk."