

Terms and Conditions Governing OCBC MyOwn Account Opening Interest Promotion August 2025

V0114082025

The OCBC MyOwn Account Opening Interest Promotion August 2025 (the “**Promotion**”) commences from 15 August 2025 and ends on 31 August 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 MyOwn Account Opening Interest Promotion August 2025 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

- 1.1. The Promotion is open to customers whose parents successfully opens a new OCBC MyOwn Account (“**New Account**”) on their behalf with OCBC Bank (each, an “**Eligible Customer**”). The New Account must be active and in good standing with OCBC Bank until the point of fulfilment.
- 1.2. The New Account must be opened within the Promotion Period.

2. Promotion Mechanics

- 2.1. An Eligible Customer shall be eligible to receive the following Additional Base Interest for 15 August 2025 to 31 December 2025, upon satisfaction of the criteria set out in clauses 1 and 2.

Interest Type	Additional Base Interest
Additional Base Interest	0.95% per year on the first \$5,000 of the OCBC MyOwn account balance

- 2.2. The Additional Base Interest is paid on top of the base interest of 0.05% per year on the balances of the New Account
- 2.3. The Additional Base Interest will be credited to the Eligible Customer’s OCBC MyOwn Account by the 15th working day of the following month after meeting the criteria set out in clauses 1 and 2.
- 2.4. 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 Additional Base Interest awarded to customer without liability. A customer will not be entitled to any payment or compensation whatsoever in respect of such withdrawal, clawback, cancellation or invalidation.
- 2.5. The eligibility of any Eligible Customer to participate in this Promotion and/or receive Additional Base Interest 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 If any Eligible Customer is subsequently discovered to be ineligible to participate in the Promotion or to receive the Additional Base Interest, OCBC Bank reserves the right to request the relevant customer to repay to or compensate OCBC Bank the value of the Additional Base Interest at any time, and OCBC Bank shall have the right to debit the value of the Additional Base Interest 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 Additional Base Interest for whatsoever reasons.
- 3.5 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.
- 3.6 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.
- 3.7 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.
- 3.8 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.
- 3.9 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).