

Terms and Conditions Governing OCBC MyOwn Account Referral Rewards March 2025 Promotion

V1250429

1. Promotion Period

- 1.1 The OCBC MyOwn Referral Rewards March 2025 Promotion (the “**Promotion**”) shall be effective from 28 March 2025 to 31 May 2025 (both dates inclusive) or any such date(s) as may be determined by Oversea-Chinese Banking Corporation Limited (“**OCBC Bank**”) in its sole discretion (“**Promotion Period**”).

2. Eligibility

- 2.1 To be eligible to participate in the Promotion as a referrer, an individual must invite their family and/or friend(s) to apply for a new OCBC MyOwn Account by sharing with them his / her personalised referral code (from their OCBC App dashboard) (a “**Referrer**”).
- 2.2 To be eligible to receive the related rewards or incentives, the individual (a “**Referred Client**”) being referred by the Referrer must get their parents to apply for a new OCBC MyOwn Account via OCBC App that belongs to the Referred Client by submitting the Referrer’s personalised referral code.
- 2.3 Referrers are not allowed to refer themselves to this Promotion.

3. Promotion Mechanics

Referrers

3.1 Cash Reward

- (i) To qualify for the Cash Reward, the Referrer must satisfy the following criteria:
- a) The Referrer’s savings or current account must be active and in good standing with OCBC from the start of the Promotion Period until the point of fulfilment; For avoidance of doubt, if the Referrer’s savings or current account is closed or inactive at the point of fulfilment, the Referrer Cash Reward will be forfeited;
 - b) The Referred Client successfully gets their parent to apply for a new OCBC MyOwn Account that belongs to the Referred Client and deposit a minimum of S\$10 into the new account within 30 days of account opening. The Referred Client has to maintain S\$10 in the OCBC MyOwn Account for at least 30 days (“**Successful Referral**”).
- (ii) A Referrer who meets the criteria set out in clauses 2 and 3.1 of these terms and conditions shall be entitled to receive a S\$5 “Cash Reward” credited into his/her existing OCBC MyOwn Account.
- (iii) The Cash Reward(s) shall be credited no later than the following working day, after a Successful Referral is being made (as per the criteria set out in Clauses 2 and 3.1).
- (iv) Each Referrer shall only be entitled to receive a maximum of one time of Referral Cash Reward in respect of each Referred Client for the entirety of the Promotion.

3.2 Additional Cash Reward

- (i) To qualify for the Cash Reward, the Referrer must satisfy the following criteria:
- a) The Referrer’s savings or current account must be active and in good standing with OCBC from the start of the Promotion Period until the point of fulfilment; For avoidance of doubt, if the Referrer’s savings or current account is closed or inactive at the point of fulfilment, the Referrer Additional Cash Reward will be forfeited;
 - b) The Referrer has made at least 5 Successful Referrals;
- (ii) A Referrer who meets the criteria set out in clauses 2, 3.1 and 3.2 of these terms and conditions shall be entitled to receive an Additional Cash Reward credited into his/her existing OCBC MyOwn Account as set out in the table below.

Criteria	Additional Cash Reward
Every 5 Successful Referrals	S\$20

- (iii) The Additional Cash Reward(s) shall be credited no later than the 15th working day of the following month of meeting the criteria set out in Clauses 2 and 3.2.

- 3.3 In the event if OCBC Bank is unable to successfully credit the Cash Reward or Additional Cash Reward into the Referrer's existing OCBC savings or current account on the first attempt, OCBC Bank will re-attempt to credit the Cash Reward or Additional Cash Reward again and into any other existing eligible Singapore Dollar denominated OCBC savings or current account that the Referrer maintains with OCBC. This will be done no later than three (3) months after each individual Referred Client's applications have been fully processed and meets the related criteria. In the event that there are no suitable alternative accounts to be credited, the Cash Reward or Additional Cash Reward will be forfeited.
- 3.4 Referrals should only be made for personal and non-commercial purposes. Referrers are prohibited from "spamming" any individual with referral invitations, and this includes but is not limited to mass emailing, texting, or messaging individuals that the Referrer does not know or using automated systems or bots through any channel to distribute a Referral Code.
- 3.5 Subject to the fulfilment of all the conditions specified in these terms and conditions to the absolute satisfaction of OCBC Bank, the Referrer will receive the Cash Rewards or Additional Cash Rewards once the Referred Client's funding requirements are successfully met.
- 3.6 There is no limit to the number of Referred Clients and, accordingly, Cash Rewards or Additional Cash Rewards that a Referrer may successfully refer and receive.

Referred Clients

3.7 Welcome Reward

- (i) To qualify for the Welcome Reward, the Referred Client :
 - a) Must get their parents to successfully apply for a new OCBC MyOwn Account via OCBC App that belongs to the Referred Client during the Promotion Period and deposit at least S\$10 into the New Account. The Referred Client has to maintain S\$10 in the OCBC MyOwn Account for at least 30 days ("Successful Referral"). The Referred Client's OCBC MyOwn Account must be active and in good standing with OCBC Bank from the start of the Promotion Period until the point of fulfilment; and
 - b) satisfy the criteria set out in clauses 2 and 3.3.
- (ii) Referred Clients will earn S\$5 "Welcome Reward" upon satisfaction of criteria set out in clauses 2 and 3.3.
- (iii) Each Referred Client shall only be entitled to receive a maximum of one time of Welcome Reward for the entirety of the Promotion.
- (iv) The Referred Client shall be credited the Welcome Reward no later than the following working day, after a Successful Referral is being made (as per the criteria set out in Clauses 2 and 3.2).

4. General

- 4.1 The Promotion shall not apply in conjunction with any other privileges or promotions unless otherwise stated.
- 4.2 The eligibility of any Referrer or Referred Client to participate in this Promotion and/or receive any Cash Rewards, Additional Cash Reward and/or Welcome Reward shall be determined at the absolute discretion of OCBC Bank.
- 4.3 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 Cash Reward, Additional Cash Reward or Welcome Reward 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.
- 4.4 If any Referrer and/or Referred Client is subsequently discovered to be ineligible to participate in the Promotion or to receive the Cash Reward, Additional Cash Reward and/or Welcome Reward, OCBC Bank reserves the right to (i) withdraw the Cash Reward, Additional Cash Reward and/or Welcome Reward at any time; or (ii) claw-back the Cash Reward, Additional Cash Reward and/or Welcome Reward or request the relevant customer to repay to or compensate OCBC Bank the value of the Cash Reward, Additional Cash Reward and/or Welcome Reward at any time, and OCBC Bank shall have the right to debit the value of the Cash Rewards, Additional Cash Reward and/or Welcome Reward 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 Cash Rewards, Additional Cash Reward and/or Welcome Reward be withdrawn, if any Cash Rewards, Additional Cash Reward and/or Welcome Reward are reclaimed by OCBC Bank, or if a customer is asked to repay to or compensate OCBC Bank the value of the Cash Rewards, Additional Cash Reward and/or Welcome Reward for whatsoever reasons.

- 4.5 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.
- 4.6 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.
- 4.7 OCBC Bank's decisions on all matters relating to the Promotion shall be final and binding on all participants. No correspondence or appeal shall be entertained by OCBC Bank. 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.
- 4.8 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.
- 4.9 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.
- 4.10 By participating in this Promotion, each Referrer and where applicable, each parent of the Referrer 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 this Promotion, and any other applicable purposes as set out in OCBC Bank's Data Protection Policy (which can be accessed via the OCBC website > Personal Banking > Policies) ("Purposes"). Where the personal data of another individual is provided to OCBC Group, the discloser of such information confirms that consent has been obtained from such individual for the collection, use, and disclosure of their personal data to the OCBC Group for the Purposes.
- 4.11 By participating in the Promotion, the Referrer, the Referred Client and their parents acting on their behalf consent to the following:
 - (i) the Referrer and their parents acting on their behalf consent to having the referrals and his or her name disclosed to the person(s) referred by them to OCBC Bank and their parents acting on their behalf; and
 - (ii) the Referred Client and their parents acting on their behalf consent to having his or her name and status of successful signing up under the Promotion disclosed to the Referrer and the Referrer's parents acting on their behalf.