

Terms and Conditions Governing the OCBC 360 Account Opening Promotion (July 2026)

V01072026

The OCBC 360 Account Opening Promotion (July 2026) (the “**Promotion**”) commences from 1 July 2026 and ends on 30 September 2026 (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 360 Account Opening Promotion (July 2026) are to be read in conjunction with the Terms and Conditions governing the 360 Account found on OCBC website > Personal Banking > Account > 360 Account and refer to Terms and conditions governing the 360 Account.

1. Eligibility

- 1.1. The Promotion is open to Eligible Customers (as defined below) who either:
- 1.2. The Promotion is open to Eligible Customers (as defined below) who open a new 360 Account (“**New Account**”) with OCBC Bank during the Promotion Period, and meets the requirements stated in clause 1 and 2. The New Account must be active and in good standing with OCBC Bank until the point of fulfilment.
- 1.3. Eligible Customers may open the New Account through any channels, including through digital channels or at OCBC Bank’s physical branches, to be eligible for this Promotion.
- 1.4. Customers who close their existing 360 Accounts (opened before the Promotion Period) and re-open a new 360 Account are not eligible to this Promotion or any other promotions in relation to OCBC 360 Account.
- 1.5. Employees of OCBC Bank are not eligible for this promotion.

2. Promotion Mechanics

- 2.1. An Eligible Customer shall be eligible to receive the following “**Cash Reward**” upon satisfaction of the criteria set out in clauses 1 and 2.

Action	Cash Reward
<u>New OCBC customer</u> Eligible for Cash Reward by crediting salary of at least S\$1,800 per month via: • GIRO / PayNow via GIRO with the transaction description “GIRO-SALARY” • FAST / PayNow via FAST with transaction cod “SAL” or transaction description “SALARY / SALA / SAL” into the New Account by the next month of account opening. Note: Only genuine employment salary credit from employer to your 360 Account will be eligible. We reserve the right to request for any documentation or information to verify that the amount credited is your salary.	S\$60 cash reward
<u>Existing OCBC customer</u> Eligible for Cash Reward by crediting salary of at least S\$1,800 per month via: • GIRO / PayNow via GIRO with the transaction description “GIRO-SALARY” • FAST / PayNow via FAST with transaction cod “SAL” or transaction description “SALARY / SALA / SAL” into the New Account by the next month of account opening.	S\$30 cash reward

Note: Only genuine employment salary credit from employer to your 360 Account will be eligible. We reserve the right to request for any documentation or information to verify that the amount credited is your salary.

- 2.2. **“New OCBC Customer”** refers to any person who (i) currently does not hold any existing OCBC accounts or product, and (ii) has not held any OCBC account or products in the previous 6 months. Applicants who cancelled existing OCBC accounts or products within the last 6 months prior to the commencement of the Promotion and re-applied for such facilities under the Promotion will not be considered a New OCBC Customer.
- 2.3. **“Existing OCBC Customer”** refers to any person who is an Eligible Customer but not a New OCBC Customer.
- 2.4. Each Eligible Customer is only entitled to receive one Cash Reward.
- 2.5. The Cash Reward will be credited to the Eligible Customer’s New Account within 3 (three) months of the account opening date, upon the satisfaction of the criteria set out in clauses 1 and 2.
- 2.6. Please refer to the table below which illustrates the relevant timelines for this Promotion:

New Account opened in:	Salary to be credited by:	Cash Reward will be credited by:
July 2026	31 August 2026	15 th working day of September 2026
August 2026	30 September 2026	15 th working day of October 2026
September 2026	31 October 2026	15 th working day of November 2026

- 2.7. 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 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.
- 2.8. The eligibility of any Eligible Customer to participate in this Promotion and/or receive any Cash Reward shall be determined at the absolute discretion of OCBC Bank.
- 2.9. 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 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.

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. 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.
- 3.5. 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.
- 3.6. 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.
- 3.7. 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).