

## Terms and Conditions Governing the OCBC Salary Crediting Promotion (April 2026)

V08042026

The OCBC Salary Crediting Promotion (April 2026) (the “**Promotion**”) commences from 8 April 2026 and ends on 30 June 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 Salary Crediting Promotion (April 2026) are to be read in conjunction with the Terms and Conditions Governing the OCBC 360 Account Opening Promotion (Apr 2026) and Terms and Conditions governing Deposit Accounts.

### 1. Eligibility

- 1.1. The Promotion is open to Eligible Customers (as defined below) who does not have a salary crediting arrangement linked to an OCBC account within the last 6 months prior to the commencement of the Promotion.
- 1.2. An “**Eligible OCBC account**” refers to an individual (personal) OCBC 360 Account, Passbook Savings Account, Statement Savings Account, Premier Statement Savings Account, SmartParent Account, SmartSavings Account, MoneyMax Account, Easisave Account, Premier Easisave Account or any account deemed eligible by OCBC.
- 1.3. Employees of OCBC Bank are not eligible for this promotion.
- 1.4. Customers who qualify under the OCBC 360 Account Opening Promotion (April 2026) are not eligible for this promotion.
- 1.5. The first 7,500 Eligible Customers who meets the conditions set out in these terms and conditions and successfully completed the conditions in clause 2.1 will be entitled to receive a “Salary Reward”.

### 2. Promotion Mechanics

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

| Action   | Salary Reward  |
|--|--|
| <p>Submit the online registration form providing the mobile number, email address and Eligible OCBC account number registered with the Bank.</p> <p>And</p> <p>Credit salary of at least S\$1,800 per month via:</p> <ul style="list-style-type: none"> <li>• GIRO / PayNow via GIRO with the transaction description “GIRO-SALARY”</li> <li>• FAST / PayNow via FAST with transaction cod “SAL” or transaction description “SALARY / SALA / SAL”</li> </ul> <p>into an Eligible OCBC account, within the next month of online registration form submission.</p> <p>Note: Only genuine employment salary credit from employer to the Eligible OCBC Account will be eligible. We reserve the right to request for any documentation or information to verify that the amount credited is your salary.</p> | <p>1-year Disney+ Premium subscription (worth S\$189.98) (“<b>Disney+ Subscription</b>”).</p> <p>(Limited to the first 7,500 Eligible Customers)</p> |

|  |  |
|--|--|
| Transactions which originate from and / or are credited by an individual or natural person will not be eligible. |  |
|--|--|

- 2.2. Each Eligible Customer is only entitled to receive 1 Salary Reward.
- 2.3. The Eligible OCBC Account must be active and in good standing with OCBC Bank until the point of fulfilment.
- 2.4. For Eligible Customer, an email with the redemption code for the Disney+ Subscription (“**Redemption Code**”) will be sent to your email address on record with the bank by the 15<sup>th</sup> working day of the next month of satisfaction of the criteria set out in clauses 1 and 2.1.
- 2.5. The Redemption Code can only be used by new Disney+ subscribers or customers without an active subscription.
- 2.6. The Redemption Code is only valid for one time use only. Any lost, expired, or stolen codes will not be replaced.
- 2.7. The Redemption Code is subject to the acceptance of the Disney+ Subscriber Agreement, Privacy Policy, and Supplemental Privacy Policy for Singapore provided here: Disney Plus website > Subscriber Agreement > Disney Terms of Use.
- 2.8. Please refer to the table below which illustrates the relevant timelines for this Promotion:

| Online form submitted in: | Salary to be credited by: | Salary Reward will be sent by:              |
|---------------------------|---------------------------|---|
| April 2026                | May 2026                  | 15 <sup>th</sup> working day of June 2026   |
| May 2026                  | June 2026                 | 15 <sup>th</sup> working day of July 2026   |
| June 2026                 | July 2026                 | 15 <sup>th</sup> working day of August 2026 |

- 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 Salary 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.
- 2.10. The eligibility of any Eligible Customer to participate in this Promotion and/or receive any Salary Reward shall be determined at the absolute discretion of OCBC Bank.
- 2.11. For the avoidance of doubt, in the event that any person entitled to the Disney+ Subscription is subsequently found to be ineligible for the Promotion, OCBC Bank shall not be obligated or liable to provide the Disney+ Subscription to another Eligible New OCBC Customer.
- 2.12. If Eligible New OCBC Customer is subsequently discovered to be ineligible to participate in the Promotion or violates any of the conditions set out in the Promotion or to receive the Disney+ Subscription, OCBC Bank reserves the right to (i) deny the Disney+ Subscription and there will be no compensation whatsoever after such cancellation (ii) request the relevant customer to repay to or compensate OCBC Bank the value of the Disney+ Subscription at any time, and OCBC Bank shall have the right to debit the value of the Disney+ Subscription 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 Disney+ Subscription be withdrawn, if any Disney+ Subscription is reclaimed by OCBC Bank, or if a customer is asked to repay to or compensate OCBC Bank the value of the Disney+ Subscription for whatsoever reasons.
- 2.13. The Disney+ Subscription, whether wholly or in part, is non-refundable, non-transferable, non-exchangeable and not redeemable for cash. The sale, transfer, resale, donation or exchange of the Disney+ Subscription is strictly prohibited.
- 2.14. OCBC Bank reserves the right to substitute or replace any Disney+ Subscription or part thereof with an 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.
- 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).
- 3.8. The Walt Disney Company (Southeast Asia) Pte. Ltd. and its parent, affiliated and subsidiary companies and their officers, directors, employees and agents are not responsible for the administration or execution of the Promotion and/or delivery of the Prizes, and exclude responsibility and all liabilities arising from the Promotion and/or the Prizes.