

Terms and Conditions Governing OCBC SeniorCare SGD Time Deposit Promotion 2026 (the “promotion”)

The OCBC SeniorCare SGD Time Deposit Promotion 2026 (the “Promotion”) shall commence from 9 April 2026 until such date(s) as may be determined by Oversea-Chinese Banking Corporation Limited (“OCBC Bank”) in its sole discretion (“Promotion Period”).

1. The Promotion is open to selected customers who will be eligible to make a SGD Time Deposit (“SGD TD”) placement at a promotional interest rate which will be at the sole discretion of OCBC Bank and which may differ from time to time.
2. To qualify for promotional interest rates, the placement has to meet a minimum amount (the “Minimum Amount”) and is capped at a maximum amount (the “Maximum Amount”) stipulated by OCBC Bank from time to time.
3. Each customer is eligible to hold only one (1) time deposit placement under this Promotion. Multiple concurrent placements by the same customer are not permitted.
4. Promotional interest rate(s) and tenure(s) are determined by OCBC in its absolute discretion and such rate(s) and tenure(s) are applicable for a limited time period only and are subject to change by OCBC Bank at its sole discretion and without notice or reason.
5. Only personal accounts held by individual(s) aged 60 years old or above are eligible for this promotion.
6. Selected OCBC customers may receive a promotion code (“Promo Code”) via their OCBC Relationship Manager (where customer has one assigned to him or her), or by email, or push notification or by any other means of communication which the Bank deems appropriate. Customers who receive the Promo Code must enter the Promo Code in when placing a new SGD TD on OCBC Digital or OCBC Internet Banking to enjoy the promotional interest rate.
7. The eligibility of a customer to participate in the Promotion Rate or to receive the Promo Code shall be determined at the absolute discretion of OCBC Bank. If any customer is subsequently discovered to be ineligible to participate in the Promotion or to receive the Promo Code, OCBC Bank reserves the right to (i) cancel the SGD TD placed by the OCBC customer at any time; or (ii) clawback the Promo Rate or request the relevant customer to repay to or compensate OCBC Bank the value of the Promo Rate at any time, and OCBC Bank shall have the right to debit the value of the Promo Rate or such other amount as it deems fit from the account(s) of the customer.
8. These terms and conditions shall be read in conjunction with the OCBC Terms and Conditions Governing Deposit Accounts (available at www.ocbc.com).
9. This promotion is not valid with other offers or promotions unless otherwise stated.

10. OCBC Bank reserves the right to waive, vary or amend any of the terms and conditions of this promotion without notice. The decision of OCBC Bank on all matters relating to this promotion shall be final and binding.

11. 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 the contents of any brochure, marketing or promotional material relating to this promotion, these terms and conditions shall prevail.

12. 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 the Third Parties) Act (Cap 53B) to enforce any of these terms and conditions.

13. 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.

14. 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.

15. 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.

16. By participating in the Promotion, Eligible Customers consent to:

(i) OCBC Bank collecting and using their personal data, including but not limited to their names, mobile numbers, and email addresses, ("Personal Data") for the purposes of verifying their identity, assessing their eligibility for the Promotion, contacting them, and administering the Promotion (including the redemption of any prize, gift, or reward) (the "Purposes");

(ii) OCBC Bank disclosing their Personal Data to OCBC Bank's third-party vendors and agencies for the same Purposes; and

(iii) the collection, use and disclosure of their Personal Data for other applicable purposes in accordance with OCBC's Data Protection Policy (accessible at: <https://www.ocbc.com/personal-banking/policies>)