

## Terms and Conditions Governing the OCBC Deposits Exclusive 88 Days Offer Dec 2025

V0120112025

The OCBC Deposits SGD Exclusive 88 Days Dec25 (the “**Promotion**”) commences from 1 December 2025 and ends on 31 December 2025 (or any such date(s) as may be determined and notified by OCBC in its sole discretion) (“**Promotion Period**”).

The Terms and Conditions Governing OCBC Deposits SGD Exclusive 88 Days Dec25 are to be read in conjunction with the Terms and Conditions Governing Deposit Accounts.

### 1. Eligibility

- 1.1 The Promotion is open to selected OCBC customers (“**Eligible Customers**”) who holds an Eligible Account (as defined below) with Oversea-Chinese Banking Corporation Limited (“**OCBC**”) and receives an SMS or other forms of communication from the bank on this promotion as described in these terms and conditions.
- 1.2 An “**Eligible Customer**” refers to the primary account holder of an Eligible Account. The Eligible Customer must register for the Promotion by replying the SMS in the accepted format in order to qualify for the Promotion.
- 1.3 An “**Eligible Account**” refers to an individual (personal) OCBC Passbook Savings Account, Statement Savings Account, Premier Statement Savings, SmartParent Account, SmartSavings Account, MoneyMax Account, Easisave Account, Premier Easisave Account or any account deemed eligible by OCBC in which an Eligible Transaction is performed on during the Promotion Period, regardless of when the account was opened.
- 1.4 “**Eligible Funds**” refers to:
  - (i) Funds that are not withdrawn within 30 days before or during the Promotion Period and re-deposited (whether in part or in full amounts withdrawn) into the Eligible Account during the Promotion Period for purposes of qualifying for the Promotion;
- 1.5 “**Bonus Interest**” refers to additional interest rate, on top of the prevailing base interest rate, that will be earned by Eligible Customers. The Bonus Interest (as specified in Table 1 below) is only applicable to the Eligible Funds amount stated in the SMS for the Promotion, for a period of 88 days. Bonus interest will be computed from the day after the original earmark expiry date of Participating Funds.

Table 1

| Base Interest (p.a.) | Bonus Interest (p.a.) | Total Interest (p.a.) |
|----------------------|-----------------------|-----------------------|
| 0.05%                | 1.25%                 | 1.30%                 |

### 2. Promotion Mechanics

- 2.1 The Eligible Customer must register for the Promotion by replying to the SMS within the Promotion Period in the accepted format in order to be entitled to the Bonus Interest.
- 2.2 Upon successful registration for the promotion, to be entitled to the Bonus Interest, an Eligible Customer agrees to have the Participating Funds withheld by OCBC Bank for an extended period of another 88 days.
- 2.3 Only customers who are successful in registration for the Promotion, whose Participating Funds are successfully withheld in the Eligible Account for the relevant Earmark Period will be entitled to the Bonus Interest. The Earmark Period will be

extended for another 88 days, starting from the day after the original earmark expiry date, on the Participating Funds which are to be maintained in the Eligible Account. This extension of the earmark will be performed by the date as specified in Table 2 below.

Table 2

| Earmark will be performed by | Earmark Period (Days) |
|------------------------------|-----------------------|
| 15 January 2026              | 88                    |

- 2.4 Eligible Funds are not available for withdrawal from OCBC before the expiry of the Earmark Period.
- 2.5 Customers can only withdraw Participating Funds from the promotion in full. Partial withdrawal of withheld funds is not allowed. The request can be made by submitting a secured mailbox via the OCBC app, approaching their OCBC Premier Relationship Manager or OCBC PPC Client Advisor (for Premier and PPC Customers), or visiting any OCBC Bank branch during operating hours.
- 2.6 In the event that the Eligible Customer withdraws the Participating Funds before the expiry of the Earmark Period, OCBC Bank will not award any Bonus Interest to the customer.

### **3. Award of Bonus Interest**

- 3.1 Only 1 Eligible Transaction per Eligible Customer will be eligible for the Bonus Interest.
- 3.2 We will credit the bonus interest based on the following:

| Bonus Interest Credited by |
|----------------------------|
| 30 April 2026              |

- 3.3 Where an Eligible Customer qualifies for the Bonus Interest, the Bonus Interest amount shall be credited into the Eligible Account in respect of which the Eligible Transaction was made. The Eligible Account must be active and in good standing with OCBC Bank until the point of fulfilment. OCBC reserves the right to credit / award the relevant Bonus Interest to such an Eligible Customer by any other means as it deems fit.
- 3.4 In the event that the Eligible Customer who has received the Bonus Interest withdraws the deposited funds from the Eligible Account before the expiry of the relevant Earmark Period, OCBC shall have the right to debit the value of the Bonus Interest, plus any goods and services tax or such other amount as it deems fit, from the account(s) of the customer.
- 3.5 The eligibility of a customer to receive the Bonus Interest shall be determined at the absolute discretion of OCBC.
- 3.6 If any customer is subsequently discovered to be not entitled or ineligible to participate in the Promotion or to receive the Bonus Interest, OCBC reserves the right to (i) forfeit or withdraw the Bonus Interest at any time or (ii) (where the Bonus Interest has been credited) reclaim the Bonus Interest or request the relevant customer to repay to or compensate OCBC the value of the Bonus Interest at any time, and OCBC shall have the right to debit the value of the Bonus Interest plus any goods and services tax 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 should any Bonus Interest be forfeited or withdrawn or if any Bonus Interest is reclaimed by OCBC or a customer is asked to repay to or compensate OCBC the value of the Bonus Interest for whatsoever reasons.

#### **4. General**

- 4.1 This Promotion is not valid with other offers or promotions unless otherwise stated.
- 4.2 OCBC 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 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.
- 4.3 OCBC 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 on all matters relating to this Promotion shall be final and binding on all participants. No correspondence or appeal shall be entertained by OCBC.
- 4.4 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.
- 4.5 OCBC 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.
- 4.6 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.
- 4.7 By participating in this Promotion, the customer 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 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).