

Terms and Conditions Governing the OCBC SGD Deposit Promotion April 2026

V01042026

The OCBC SGD Deposit Promotion April 2026 (the “**Promotion**”) commences from 9 April 2026 and ends on 30 April 2026 (or any such date(s) as may be determined and notified by OCBC in its sole discretion) (“**Promotion Period**”).

The Terms and Conditions Governing the OCBC SGD Deposit Promotion April 2026 are to be read in conjunction with the Terms and Conditions Governing Deposit Accounts.

1. Eligibility

- 1.1 The Promotion is open to all OCBC Personal Banking, Premier Banking, Premier Private Client customers (“**Eligible Customers**”) who holds an Eligible Account (as defined below) with Oversea-Chinese Banking Corporation Limited (“**OCBC**”) and who have performed an Eligible Transaction as defined below and as described in these terms and conditions.
- 1.2 An “**Eligible Customer**” refers to the primary account holder of an Eligible Account. For the avoidance of doubt, transactions not performed by the primary account holder will not be considered an Eligible Transaction.
- 1.3 An “**Eligible Account**” refers to an individual (personal) OCBC Passbook Savings Account, Statement Savings Account, Premier Statement Savings, SmartParent 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 An “**Eligible Transaction**” refers to the deposit of Fresh Funds (as defined below) of at least S\$50,000 and up to a maximum of S\$3,000,000 into an Eligible Account and agreement of the Eligible Customer for OCBC to withhold the funds deposited for a specific period determined by OCBC (“**Earmark Period**”). The amount of Fresh Funds deposit must also result in a corresponding increase of at least S\$50,000 when compared against the total balances of all other OCBC current and/or savings accounts as of 30 days prior to the date of deposit.
- 1.5 “**Fresh Funds**” refers to:
 - (i) Funds in the form of non-OCBC cheques/ cashier’s orders/ demand drafts, funds that are not transferred from any existing OCBC accounts;
 - (ii) Funds that are not withdrawn within 30 days before or during the Promotion Period and re-deposited (whether in part or in full amounts withdrawn) into the Eligible Account during the Promotion Period for purposes of qualifying for the Promotion;
 - (iii) Funds must be incremental to the Eligible Customer’s overall deposit balances for 153 days (approximately 5 months) from the date of Eligible Transaction.

2. Promotion Mechanics

- 2.1. An Eligible Customer who is the primary account holder of an Eligible Account and performs an Eligible Transaction during the Promotion Period is entitled to the following Bonus Interest reward tiers (as specified in Table 1A below) if he or she deposits the minimum required Fresh Funds in an Eligible Account.

Table 1A: Bonus Interest Reward Tier

Fresh Funds Amount	Base Interest (p.a.)	Bonus Interest (p.a.)	Total Interest (p.a.)
S\$ 50,000 - S\$ 3,000,000	0.05%	1.45%	1.50%

“**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 1A above) is only applicable to the Fresh Funds amount earmarked for the Promotion, from a minimum of S\$50,000, and up to a maximum of S\$3,000,000, for a period of 153 days (approximately 5 months). Bonus interest will be computed from the date of deposit of Fresh Funds.

- 2.2. An Eligible Customer must deposit the Fresh Funds into the Eligible Account prior to the registration for the Promotion.
- 2.3. Upon successful registration for the promotion, to be entitled to the Bonus Interest, an Eligible Customer agrees to have the Fresh Funds withheld by OCBC Bank for a period of approximately 153 days (approximately 5 months).
- 2.4. Only customers who are successful in registration for the Promotion, whose Fresh 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 computed from the date of depositing in Fresh Funds into the Eligible Account (as specified in Table 2 below).

Table 2

Eligible Transaction Date	Earmark start date	Earmark duration	Earmark will be performed by
By 15 April 2026	Date of fresh funds deposited	153 days (approximately 5 months)	4 May 2026
16 – 30 April 2026			18 May 2026

For illustration:

- i) If the registration and Eligible Transaction was performed on 10 April 2026, the earmark period will last for 153 days (approximately 5 months), starting from 10 April 2026. The earmarking of the funds will be processed by 4 May 2026.
- ii) If the Eligible Transaction was performed on 25 April 2026, the earmark period will last for 153 days (approximately 5 months), starting from 25 April 2026. The earmarking of the funds will be processed by 18 May 2026.

- 2.5. Deposited funds are not available for withdrawal from OCBC before the expiry of the Earmark Period.
- 2.6. Customers can only withdraw Fresh 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.
- 2.7. In the event that the Eligible Customer withdraws the Fresh 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. For Eligible Customers, we will credit the Bonus Interest based on the following:

Date of Eligible Transaction	Bonus Interest Credited by
April 2026	31 October 2026

- 3.2. 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. OCBC reserves the right to credit / award the relevant Bonus Interest to such an Eligible Customer by any other means as it deems fit.
- 3.3. 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.
- 3.4. The eligibility of a customer to receive the Bonus Interest shall be determined at the absolute discretion of OCBC.
- 3.5. 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).