

Terms and Conditions Governing the Send & Prosper Campaign (the “Campaign”)

Campaign Period

The Send & Prosper Campaign runs from 1st February 2026 to 31st March 2026 (both dates inclusive), or such other period(s) as may be determined by Oversea-Chinese Banking Corporation Limited (“OCBC”) at its sole discretion (the “Campaign Period”).

1. Eligibility

You are eligible to participate in this Campaign if you (an “Eligible Individual”):

- (a) make your first successful transfer of at least SGD 500 or more to an eligible overseas digital wallet during the Campaign Period;
- (b) have a current or savings account with OCBC Bank which is active and in good standing in accordance with OCBC’s account terms at the time of cashback fulfilment; and
- (c) have access to OCBC Internet Banking or the OCBC App.
- (d) Customers who have not made any transfers to eligible digital wallets in the past 3 months, as well as those who have previously made transfers below SGD 500, are also eligible.

2. Eligible Transaction

(a) The transaction must be made via the digital wallet transfer service, which refers to transferring funds from your OCBC account to an eligible overseas digital wallet supported by OCBC during the Campaign Period.

b) Eligible wallets include:

- China – Alipay, Weixin Pay
- Indonesia – GoPay, LinkAja, Ovo
- Philippines – Coins, GCash, PayMaya
- Malaysia – Touch’n Go
- Vietnam - Momo

(c) Only the first successful transaction meeting the minimum amount requirement (SGD 500) will qualify for cashback.

(d) Transactions that are reversed, refunded, or cancelled will not qualify.

3. Campaign Mechanics

Cashback Reward Structure

- For each first successful transfer of at least SGD 500 or more to an eligible overseas digital wallet, you will receive SGD 18 cashback.
- Each customer is limited to one (1) cashback reward under this Campaign.
- Cashback is credited after the qualifying transaction.
- Subsequent transactions will not qualify.
- The total cashback rewards under this Campaign are capped at first 2,500 eligible customers.
- Cashback will be awarded on a first-come, first-served basis until the cap is reached.
- The Campaign will end immediately once this cap is reached, even if this occurs before the stated end date.

4. Cashback Fulfilment

Subject to the satisfaction of all qualifying conditions, the cashback will be credited to the Eligible Individual's designated OCBC account by 31 May 2026, or on such other date as may be determined at the sole discretion of OCBC Bank.

OCBC Bank reserves the right to withdraw, claw back, cancel or invalidate any cashback awarded without prior notice or liability. No compensation will be provided in such cases.

5. General

5.1 The eligibility of any Eligible Customer to participate in this Promotion and/or enjoy any Discount shall be determined at the absolute discretion of OCBC Bank.

5.2 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.

5.3 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.

5.4 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 any brochure, marketing or promotional material relating to the Promotion, these terms and conditions shall prevail.

5.5 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.

5.6 By participating in this Promotion, the Eligible 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).

5.7 These terms and conditions shall be governed by the laws of Singapore and each participant in the Promotion irrevocably submits 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 (Rights of Third Parties) Act 2001 to enforce any of these terms and conditions.