

Terms & Conditions Governing the OCBC Credit Card Sign-Up Mastercard Promotion (the “Promotion”)

Promotion Period

1. The promotion period shall run from 9 October 2025 to 31 December 2025 (both dates inclusive) or such other period(s) as may be determined by Oversea-Chinese Banking Corporation Limited (“OCBC Bank”) at its absolute discretion. (the “Promotion Period”).

Eligibility

2. You will qualify for the Promotion (“Eligible Cardmember”) if:
 - You are a new OCBC Cardmember (as defined below) who has applied for an Eligible Card (the “Card”), via the Telesales channel during the Promotion Period;
 - Your card application is submitted during the Promotion Period and approved by 31 January 2026;
 - Your Card account is active and in good standing with OCBC Bank from the start of the Promotion Period until the point of fulfilment;
 - You have charged a minimum of S\$100 Qualifying Spend (as defined below) on your Eligible Card during the Qualifying Spend Period (as defined below) in accordance with the terms and conditions of the Promotion; and
 - All Secured Card applications are not eligible for this promotion.

Definitions

3. “Eligible Card” means any of the following OCBC credit cards:
 - OCBC 90°N Mastercard
 - OCBC INFINITY Cashback Card
4. A “new OCBC Cardmember” refers to any person who (i) currently does not hold an existing OCBC credit card, and (ii) has not held an OCBC credit card within the last twelve (12) months prior to the commencement of the Promotion. Applicants who had cancelled existing OCBC credit card facilities within the last twelve (12) months prior to the commencement of the Promotion and re-applied for such facilities under the Promotion are not eligible to participate in the Promotion. For the avoidance of doubt, existing supplementary OCBC credit card cardholders who do not hold any OCBC credit card as a principal cardholder are eligible to participate in the Promotion.
5. “Qualifying Spend”:
 - refers to any retail transaction (including face-to-face or online purchases);
 - does not include payments or transactions relating to annual card fees, insurance premiums, Cash-On-Instalment IPP, extended payment plan, income tax payment, bill payments made via Internet Banking, bill payments made via AXS, interest, late payment charges, goods and services taxes, cash advances, balance transfers, bus/MRT transactions, Transit top-up and other bank fees and charges;
 - does not include payments made to or transactions performed at merchants that fall into the exclusion categories/excluded organisations as set out by OCBC Bank for the following products:
 - **OCBC 90°N Card (Mastercard):**
OCBC website > Personal Banking > Cards > OCBC 90°N Card > Terms and conditions > Terms and Conditions Governing the OCBC 90°N Card Programme (with effect from 1 January 2024)
 - **OCBC INFINITY Cashback Card:**
OCBC website > Personal Banking > Cards > OCBC INFINITY Cashback Card > Terms and conditions > Terms and Conditions governing OCBC INFINITY Cashback Card Programme
 - will be determined by its transaction date based on Singapore Timing (UTC+08:00). For avoidance of doubt, the date on which the transaction is submitted or posted may differ from the actual date the transaction was made and OCBC Bank bears no liability

for any late submission or transaction posting of any purchase by any merchant that might affect the Promotion.

Promotion Mechanics

6. Eligible Cardmember who meet the conditions specified herein will receive the 3 years Annual Service Fee (ASF) waiver and S\$100 foodpanda food vouchers ("Gift") subject to these terms and conditions.

Gift	Qualifying Spend Period	Eligibility
3 Years ASF Waiver	N.A.	Upon approval of your Eligible Card
S\$100 foodpanda food vouchers	Within 30 days of the approval of your Eligible Card	Eligible Cardmember charge a minimum of S\$100 Qualifying Spend

7. The Gift, in the form of a redemption code for the foodpanda food vouchers ("Redemption Code"), will be sent to you via SMS to your registered mobile number with the bank by four (4) calendar months after the Eligible Cardmember's Qualifying Spend Period.

Month of Eligible Card Approval	Qualifying Spend Period	Fulfilment by
October 2025	Within 30 days of the approval of your Eligible Card	31 March 2026
November 2025		30 April 2026
December 2025		31 May 2026
January 2026		30 June 2026

8. To enjoy the foodpanda food vouchers, OCBC INFINITY Cashback Card or OCBC 90°N Mastercard must be used for the payment of the foodpanda order.
9. The foodpanda food vouchers will be given in denominations of S\$10 and are not stackable. For the avoidance of doubt, you can only use one foodpanda food voucher per foodpanda order.
10. The Promotion is limited to the first 1,200 Eligible Cardmember who meet the conditions set out in these terms and conditions during the Promotion Period. For the avoidance of doubt, in the event that any person entitled to the Gift is subsequently found to be ineligible for the Promotion, OCBC Bank shall not be obligated or liable to provide the Gift to another Eligible Cardmember.
11. Each Eligible Cardmember is only entitled to receive a maximum of one Gift under the Promotion. For the avoidance of doubt, if an Eligible Cardmember applies for two Eligible Cards within the Promotion Period, he will only receive a maximum of one Gift.
12. For principal Cardmembers with supplementary Cards, Qualifying Spend charged to the supplementary Card will be aggregated under the Qualifying Spend for the principal Card.
13. Eligible cardmember cannot cancel their OCBC credit card within 12 months from card approval. By doing so, OCBC reserves the right to claw back the fulfilled Gift in such cases.
14. OCBC Bank reserves the right in its sole and absolute discretion to determine whether a transaction qualifies as a Qualifying Spend under the Promotion. If OCBC Bank in its sole

and absolute discretion decides that any transaction is not to be considered a valid transaction, the Gift will not be awarded.

15. Applicants who had cancelled existing OCBC credit card facilities within the last twelve (12) months prior to the commencement of the Promotion and re-applied for such facilities under the Promotion are not eligible to participate in the Promotion.
16. An Eligible Cardmember's spend on any refunded transactions will not be taken into account in the computation of Qualifying Spend for the purpose of determining such Eligible Cardmember's entitlement to the Gift.
17. OCBC Bank reserves the right and at any time at its absolute discretion and without giving any reason or notice to withdraw, claw back, cancel and/or invalidate any Gift awarded to any customer without liability. A customer will not be entitled to any payment or compensation whatsoever in respect of such withdrawal, claw back, cancellation or invalidation.
18. OCBC Bank reserves the right to claw back and deduct from any of the Eligible Cardmember's accounts with OCBC Bank the equivalent value of the Gift if the Eligible Cardmember closes his/her Eligible Card account during, or within six (6) months from the end of, the Promotion Period. If any Eligible Cardmember is subsequently discovered to be ineligible to participate in the Promotion or to receive the Gift, OCBC Bank reserves the right to (i) withdraw the Gift at any time; or (ii) claw-back the Gift or request the relevant customer to repay to or compensate OCBC Bank the value of the Gift at any time, and OCBC Bank shall have the right to debit the value of the Gift 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 Gift be withdrawn, if any Gift is reclaimed by OCBC Bank, or if a customer is asked to repay to or compensate OCBC Bank the value of the Gift for whatsoever reasons.

General

19. The eligibility of any Eligible Cardmember to participate in this Promotion and/or receive any Gift shall be determined at the absolute discretion of OCBC Bank.
20. 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.
21. 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.
22. 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.
23. 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.

24. By participating in this Promotion, the Eligible Cardmember 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).
25. 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.

Version Date: 9 October 2025