

## **Terms & Conditions Governing the Telesales Q4'2025 OCBC Credit Card Acquisition Promotion (the "Promotion")**

### **Promotion Period**

1. The promotion period shall run from 9 October – 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 meet the following criteria:
  - a. 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;
  - b. your card application is submitted during the Promotion Period and approved by 31 January 2026
  - c. your Card account is active and in good standing with OCBC Bank from the start of the Promotion Period until the point of fulfilment;
  - d. you have met the minimum qualifying spend of S\$200 on your Eligible Card within 30 days following card approval ("Qualifying Spend Period") in accordance with the terms and conditions of the Promotion;
  - e. All Secured Card applications are not eligible for this promotion.

### **Definitions**

3. "Eligible Card" means any of the following OCBC Credit Cards:
  - OCBC 365 Credit Card
  - OCBC 90°N Visa Card
  - OCBC 90°N Mastercard
  - OCBC NXT Credit Card
  - OCBC Rewards Card
  - 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 in the previous twelve (12) months. 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 Cards as a principal cardholder are eligible to participate in the Promotion.
5. "Qualifying Spend":
  - a. refers to any retail transaction (including face to face or online purchases); and
  - b. 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, Transit top-up, Digital Wallet top-ups and other bank fees and charges; and
  - c. 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:
    - i. OCBC 365 Credit Card: OCBC website > Personal Banking > Cards > OCBC 365 Credit Card > Terms and conditions > Terms and Conditions Governing OCBC 365 Credit Card Cashback Programme
    - ii. OCBC Rewards Card: OCBC website > Personal Banking > Cards > OCBC Rewards Card > Terms and conditions > OCBC Rewards Card (formerly known as OCBC Titanium Rewards Credit Card) Programme
    - iii. OCBC NXT Credit Card: OCBC website > Personal Banking > Cards > OCBC NXT Credit Card > Terms and conditions > Terms and Conditions governing OCBC NXT Credit Card
    - iv. OCBC 90°N Card (Visa/ 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)
    - v. OCBC INFINITY Cashback Credit Card: OCBC website > Personal Banking > Cards > OCBC INFINITY Cashback Card > Terms and conditions > Terms and Conditions governing OCBC INFINITY Cashback Card Programme
  - d. will be determined by its posted 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 1x Medium Sized Luggage with Zootopia Luggage Cover ("Gift") subject to these terms and conditions.

#### **Gift - 1x Medium Sized Luggage with Zootopia Luggage Cover**



*Image is for illustration purposes only. Colour of Gift may vary and is subject to availability.*

7. 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.
8. Qualifying Spend on one (1) Eligible Card will be eligible for the Promotion.
9. For principal cardmembers with supplementary Cards, the Gift will be awarded for the aggregated spend on both the principal Card and supplementary Card.
10. 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.
11. 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.

#### Gift

12. Subject to the fulfilment of all the conditions specified in these terms and conditions to the absolute satisfaction of OCBC Bank, eligible cardmember will receive a redemption SMS and/or email for the redemption of the Gift.
13. The redemption SMS and/or email will be sent to the Eligible Cardmember's registered mobile number or email address with OCBC based on the following schedule:

| <b>Card approved in the month of:</b> | <b>Fulfilment SMS/Email will be received by latest</b> |
|---------------------------------------|--|
| October 2025                          | 31 March 2026  |
| November 2025                         | 30 April 2026  |
| December 2025                         | 31 May 2026  |

14. OCBC will only be able to determine whether a participant is eligible to receive the Gift after the Promotion Period as per the table in clause 13 and will not be able to provide the status of a participant's eligibility to receive the Gift prior to the dates listed in the table.
15. Applicants who had cancelled their Card within the 12 months prior to the new application submission date and re-applied for it under the Promotion are not eligible to participate in the Promotion.
16. Each Eligible Cardmember is only entitled to receive a maximum of 1 Set of Gift under the Promotion.
17. The Promotion shall not apply in conjunction with any other privileges or promotions unless otherwise stated.
18. Refunded transactions will be deducted from the relevant monthly billed amount for the computation and award of the Gift.

19. OCBC Bank reserves the right and at any time at its absolute discretion and without giving any reason or notice to withdraw, clawback, 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, clawback, cancellation or invalidation.
20. 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) request the relevant customer to repay to or compensate OCBC Bank the value of the Gift at any time. 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**

21. 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.
22. 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).
23. 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.
24. 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.
25. 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.
26. 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.
27. 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.

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