

Terms & Conditions Governing the De'Longhi Icona Vintage Kettle 1.7L and Icona Vintage 2-Slice Toaster OCBC 365 Credit Card Acquisition 5 August 2025 Promotion (the "Promotion")

Promotion Period

1. The promotion period shall run for 1 day, 5 August 2025 ("**Promotion Period**"), or such other period(s) as may be determined by Oversea-Chinese Banking Corporation Limited ("**OCBC**").

Eligibility

2. You will qualify for the Promotion if ("**Eligible Customer**"):
 - (a) You are a property agent registered with both the Council for Estate Agencies and OCBC;
 - (b) You have successfully applied for an OCBC 365 Credit Card during the Promotion Period via the following channel (<https://go.ocbc.com/pnevent>) and your application is approved by 5 September 2025; and
 - (c) Your Card account is active and in good standing with OCBC from the start of the Promotion Period until the point of fulfilment.

Promotion

3. The first 300 Eligible Customers who meet the conditions specified herein will receive the gift ("**Gift**"):

Delonghi Icona Vintage Kettle 1.7L and Icona Vintage 2-Slice Toaster (worth S\$298)

4. 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 shall not be obligated or liable to provide the Gift to another Eligible Customer.

Gift

5. An Eligible Customer will receive the Gift by the date falling four (4) calendar months from the end of Promotion Period ("**Fulfilment Period**").
6. An Eligible Customer who is eligible for the Gift will be notified during the Fulfilment Period via an SMS to his/her mobile number registered with OCBC ("**Notification**"). The Gift must be collected within the stipulated timeframe stated in the Notification and no early or late collection will be entertained.
7. The Gift is strictly not transferrable or exchangeable for cash, credit or other gifts or otherwise in full or in part. No payment or compensation whether in cash, credit or in kind shall be made for any uncollected, lost, misplaced, defaced, stolen or damaged Gift. The Gift cannot be replaced if lost, misplaced, defaced, stolen or damaged.
8. Redemption of Gift pursuant to the Notification is subject to the terms and conditions of Audio House Marketing Pte Ltd. (which operates the Audio House Redemption Centre). OCBC shall not have any responsibility or liability in relation to the provision of products or services by Audio House Marketing Pte Ltd.
9. In the event that the Gift is available in multiple colours or other cosmetic variations, Eligible Customer will not be able to select a colour or cosmetic variation and will receive one at random. No requests for replacement shall be entertained.
10. OCBC reserves the rights to substitute or replace the Gift with any item of similar value at its sole discretion without notice to any person.
11. The Promotion shall not apply in conjunction with any other privileges or promotions.
12. OCBC 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. An Eligible Customer will not be entitled to any payment or compensation whatsoever in respect of such withdrawal, clawback, cancellation or invalidation.

13. If any Eligible Customer 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 the value of the Gift at any time, and OCBC 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 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 the value of the Gift for whatsoever reasons.

General

14. The eligibility of any Eligible Customer to qualify for this Promotion shall be determined at the absolute discretion of OCBC.
15. OCBC reserves the right at their 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 or application and the dates of the Promotion. If OCBC in its sole and absolute discretion decides that any application is not eligible, the Promotion will not be awarded.
16. 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.
17. OCBC's decisions on all matters relating to the Promotion shall be final and binding on all Eligible Customers. No correspondence or appeal shall be entertained by OCBC. 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.
18. 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.
19. By participating in this Promotion, the Eligible Customer hereby agrees and consents to the collection, use and disclosure of their personal data by OCBC and its related corporations 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).
20. These terms and conditions shall be governed by the laws of Singapore and each applicant 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.