

## Terms & Conditions Governing the OCBC Wisma Atria Branch New-to-OCBC Credit Card Application Promotion (the "Promotion")

V01022026

### Promotion Period

1. The OCBC Wisma Atria Branch New to OCBC Credit Card Application Promotion (the "Promotion") commences from 1 February 2026 to 31 March 2026 [or any such date(s) as may be determined and notified by OCBC Bank in its sole discretion] ("Promotion Period").

### Eligibility

2. You will qualify for the Promotion ("Eligible Customer") if you have successfully applied for a new OCBC Credit Card (excluding supplementary cards) ("Card") as a new OCBC Cardmember (as defined under clause 3) at the OCBC Wisma Atria Branch, during the Promotion Period.
3. 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.
4. Eligible Customers may also participate in the OCBC Q1 Luggage and Travel Packing Cube Campaign.

### Promotion Mechanics

5. An Eligible Customer who meets the conditions specified herein ("Qualifying Customer") will be entitled to receive one (1) of the following Rewards (each a "Reward") while stock lasts:
  - i. A Stitch Charm; or
  - ii. A S\$10 Takashimaya voucher.
6. The Promotion is limited to the first 150 Qualifying Customers per month who meet the conditions set out in these terms and conditions during the Promotion Period.
7. The eligibility of any customer to receive any Reward shall be determined at the absolute discretion of OCBC Bank.
8. Each Qualifying Customers is only entitled to receive a maximum of one Reward under this Promotion. For the avoidance of doubt, if an Eligible Cardmember applies for two new OCBC Credit Cards within the Promotion Period, he will only receive a maximum of one Reward.
9. For the avoidance of doubt, in the event that any person entitled to the Reward is subsequently found to be ineligible for the Promotion, OCBC Bank shall be obligated or liable to provide the Vouchers to another Eligible Customer.
10. If any Eligible Customer is subsequently discovered to be ineligible to participate in the Promotion or to receive the Reward, OCBC Bank reserves the right to (i) forfeit or withdraw the Reward at any time; or (ii) (where the Reward have been redeemed or used) claw-back the Reward or request the relevant customer to repay to or compensate OCBC Bank, the value of the Reward at any time.

11. The Reward is awarded on a first-come-first serve basis, whilst stocks last and subject to availability. We reserve the right to substitute your Reward and/or Redemption Item with another variation.
12. The Reward is strictly not refundable and cannot be replaced if lost, damaged, expired or forfeited and strictly not exchangeable for cash.
13. If any customer is subsequently discovered to be not entitled or ineligible to participate in the Promotion or to receive the Reward, OCBC Bank reserves the right to (i) forfeit or withdraw the Reward at any time or (ii) (where the Reward has been redeemed) reclaim the Reward or request the relevant customer to repay to or compensate OCBC Bank the value of the Reward at any time, and OCBC Bank shall have the right to debit the value of the Reward 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 Bank should any Reward be forfeited or withdrawn or if any Reward is reclaimed by OCBC Bank or a Customer is asked to repay to or compensate OCBC Bank the value of the Reward for whatsoever reasons.
14. The Reward, whether wholly or in part, is non-refundable, non-transferable, non-exchangeable and not redeemable for cash. The sale, transfer, resale, donation or exchange of the Reward is strictly prohibited. OCBC Bank reserves the right to substitute or replace any Reward or part thereof with an item of similar value at its sole discretion without notice to any person.

### **Redemption of Reward**

15. Qualifying Customers must collect their Reward from OCBC Bank within 30 days of the approval of the new Card application, within the stipulated retail hours of OCBC Wisma Atria Branch from 11:00 to 21:00 and merchant operation hours, excluding branch closure days. No late collection will be entertained.
16. To collect the Reward, Qualifying Customers must produce the email or SMS from OCBC confirming the successful of their application for the OCBC Credit Card to OCBC Wisma Atria staff.

### **General**

17. This Promotion shall not apply in conjunction with any other privileges or promotions unless otherwise stated.
18. OCBC Bank reserve the right at their absolute discretion to collectively 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.
19. 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.
20. 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.
21. 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.

22. 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.