

## Terms and Conditions governing the OCBC Credit Card Welcome Gift Promotion (the “Promotion”)

The Promotion commences on 25 March 2026 and ends on 30 June 2026 (or any such date(s) as may be determined by Oversea-Chinese Banking Corporation Limited (“OCBC”) at its sole discretion (“Promotion Period”).

### 1. Eligibility

- 1.1. The Promotion is open to Eligible Customers (as defined under clause 1.2) who apply for an Eligible Card (as defined under clause 2.3) with OCBC Bank during the Promotion Period, and whose Card application has been approved by 30 July 2026
- 1.2. You will qualify for the Promotion as an Eligible Customer if you:
  - are a “new OCBC Cardmember” as defined under clause 2.1; and
  - applied via any OCBC-domain websites, OCBC Singapore app, or OCBC branches(including Secured Credit Card); and
  - met the requirements stated under clause 3.1; and
  - Eligible Card is active and in good standing with OCBC Bank from the start of the application approval date until the point of fulfilment.
- 1.3. For the avoidance of doubt, existing supplementary OCBC Credit Card cardholders who do not hold any OCBC Credit Card as a principal cardholder are NOT eligible to participate in the promotion.
- 1.4. For principal cardmembers with supplementary Cards, the Gift will be awarded for the aggregated spend on both the principal Card and supplementary Card.

An Eligible Customer who meets the conditions set out in these terms and conditions shall be entitled to receive the Gifts if they meet the requirements that are defined in Clause 3.1 below.

### 2. Definitions

- 2.1. **“New OCBC Cardmember”:**
  - Must be at least 21 years old.
  - Applied for an Eligible Card as defined under clause 2.3 during the Promotion Period and approved within 30 days upon Card application.
  - currently do not hold an existing OCBC Credit Card;
  - 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 applied for such facilities under the Promotion are not eligible to participate in the Promotion.
- 2.2. **“OCBC-domain websites”:**
  - refers to websites that begin with <https://www.ocbc.com/>, and the OCBC Online Banking page.
  - for the avoidance of doubt, applications made via websites that do not begin with [\\_https://www.ocbc.com/](https://www.ocbc.com/) will not enjoy this Promotion, i.e., including but not limited to “SingSaver” and “MoneySmart”.
- 2.3. **“Eligible Card”:**
  - OCBC INFINITY Cashback Card
  - OCBC 90°N Visa Card
  - OCBC 90°N Mastercard
  - OCBC 365 Credit Card
  - OCBC Rewards Card
  - OCBC NXT Credit Card

**2.4. “Qualifying Spend”:**

- refers to any retail transactions (including face-to-face or online purchases);
- does not include:
  - a) 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, EZ-Link and Transit Link top up transactions, Digital Wallet top-ups (including but not limited to GrabPay, YouTrip, Shopee Pay and Singtel Dash) and other bank fees and charges; and
  - b) payments made to or transactions performed at merchants that fall into the exclusion categories/ excluded organizations as set out by OCBC Bank for the following products:
    - **OCBC INFINITY Cashback Card**  
<https://www.ocbc.com/iwov-resources/sg/ocbc/personal/pdf/cards/tncs-governing-ocbc-infinity-cashback-card-programme.pdf>
    - **OCBC 90°N (Visa/Mastercard)**  
<https://www.ocbc.com/iwov-resources/sg/ocbc/personal/pdf/cards/tncs-governing-ocbc-90n-card-programme.pdf>
    - **OCBC 365 Credit Card**  
<https://www.ocbc.com/iwov-resources/sg/ocbc/personal/pdf/cards/tncs-governing-365-cc-cashback-programme.pdf>
    - **OCBC Rewards Card**  
<https://www.ocbc.com/iwov-resources/sg/ocbc/personal/pdf/cards/tnc-ocbc-rewards-card-and-titanium-rewards-creditcard-programme-wef-1nov23.pdf>
    - **OCBC NXT Credit Card**  
<https://www.ocbc.com/iwov-resources/sg/ocbc/personal/pdf/cards/tncs-nxtcard.pdf>
- 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.

**3. Promotion Mechanics**

3.1. Eligible Customers will be awarded the following Welcome Gifts and Bonus Gift (“Gifts”) based on the table below when they make the below minimum spend within 30 days from the card approval date (“Spend Period”)

Minimum Spend	Welcome Gifts	Bonus Gift	Eligible Card
<b>S\$300</b>	<ul style="list-style-type: none"> <li>• Delsey Air Armour Medium Expandable 68cm Luggage</li> <li>• Disney premiums (while stocks last)</li> </ul>	Not applicable	All cards under clause 2.3
<b>S\$600</b>		S\$180 cashback	<ul style="list-style-type: none"> <li>• OCBC INFINITY Cashback Card</li> <li>• OCBC 365 Credit Card</li> <li>• OCBC NXT Credit Card</li> </ul>
		26,000 90°N miles	<ul style="list-style-type: none"> <li>• OCBC 90°N Visa Card</li> <li>• OCBC 90°N Mastercard</li> </ul>
		65,000 OCBC\$	<ul style="list-style-type: none"> <li>• OCBC Rewards Card</li> </ul>

For the avoidance of doubt, an Eligible Customer that spends a minimum of S\$300 and less than S\$600 during the Spend Period will receive the Welcome Gifts. An Eligible Customer that spends a minimum of \$600 will receive both the Welcome Gifts and Bonus Gift based on the Eligible Card. Qualifying Spend on one (1) Eligible Card only will be eligible for the Promotion.

- 3.2. The Eligible card to receive the Bonus Gift will be determined based on the earliest card approval date. If there are more than one Eligible Cards with the same approval date, the Eligible Card will be determined based on the card with the highest Qualifying Spend within 30 days of the approval date.
- 3.3. Each Eligible Customer is entitled to receive a maximum of one set of Welcome Gifts and one set Bonus Gift if they meet the corresponding requirements as stated under clause 3.1.
- 3.4. The eligibility of any customer to participate in this Promotion and/or receive any Gift(s) shall be determined at the absolute discretion of OCBC Bank.

#### **4. Additional terms and conditions in relation to the Gift**

- 4.1. The Disney premiums Gift is awarded on a first-come-first serve basis, whilst stocks last and subject to availability. We reserve the right to substitute your Gift(s) and/or Redemption Item with another variation.
- 4.2. From 25 to 31 March 2026, the Disney premiums are Winnie the Pooh Packing Cube set (3 pieces). From 1 April to 30 June 2026, the Disney premiums are the Mandalorian Duffel Bag and luggage tags.
- 4.3. Actual Gift(s) may vary slightly from the image and dimensions illustrated.
- 4.4. If you are eligible to receive the Welcome Gifts under clause 3.1, you will be notified through an email and/or SMS ("Redemption Notice") sent to your email address or mobile number on record with the Bank no later than 5 calendar months after Promotion Period. The Redemption Notice will set out details on the redemption of your Gift(s). Gift(s) which are not redeemed by the end of the Redemption Period will be deemed as forfeited.
- 4.5. Redemption of Gift(s) pursuant to the Notification is subject to the terms and conditions of Short-Q Pte Ltd. (which operates the Short-Q Redemption Centre). OCBC Bank shall not have any responsibility or liability in relation to the provision of products or services by Short-Q Pte. Ltd.
- 4.6. If the Delsey Air Armour Medium 68cm Expandable luggage Gift is available in multiple colors or other cosmetic variations, Eligible Customers will not be able to select a color or cosmetic variation and will receive one at random. No requests for replacement shall be entertained.
- 4.7. The Gift(s) are strictly not refundable and cannot be replaced if lost, damaged, expired or forfeited.
- 4.8. The Gift(s), 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 Gift(s) is strictly

prohibited. OCBC Bank reserves the right to substitute or replace any Gift(s) or part thereof with an item of similar value at its sole discretion without notice to any person.

## 5. **General**

- 5.1. This Promotion shall not apply in conjunction with any other privileges or promotions unless otherwise stated.
- 5.2. 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.
- 5.3. 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. The decision of OCBC on all matters relating to this Promotion shall be final and binding on all participants. No correspondence or appeal shall be entertained by OCBC Bank.
- 5.4. OCBC Bank reserves the right and may at any time at its absolute discretion and without giving any reason or notice to withdraw, clawback, cancel and/or invalidate any Gifts 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.
- 5.5. 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.
- 5.6. 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.
- 5.7. OCBC Bank's decision on all matters relating to the Promotion, is final, conclusive and binding on all customers. No appeal or correspondence will be entertained or accepted by OCBC Bank. OCBC Bank shall not be obliged to give any reason or enter any correspondence with any person on any matter concerning the Promotion.
- 5.8. If any customer is subsequently discovered to be not entitled or ineligible to participate in the Promotion or to receive the Gift(s), OCBC Bank reserves the right to (i) forfeit or withdraw the Gift(s) at any time or (ii) (where the Gift(s) has been redeemed) reclaim the Gift(s) or request the relevant customer to repay to or compensate OCBC Bank the value of the Gift(s) at any time, and OCBC Bank shall have the right to debit the value of the Gift(s) 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 Gift(s) be forfeited or withdrawn or

if any Gift(s) is reclaimed by OCBC Bank or a Customer is asked to repay to or compensate OCBC Bank the value of the Gift(s) for whatsoever reasons.

- 5.9. These terms and conditions shall be governed by the laws of Singapore, and the participants irrevocably submit 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 (Right of Third Parties) Act 2001 to enforce any of these terms and conditions.
- 5.10. By participating in this Promotion, the 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).
- 5.11. The Walt Disney Company (Southeast Asia) Pte. Ltd. and its parent affiliated, and subsidiary companies and their officers, directors, employees and agents are not responsible for the administration or execution of the Promotion and/or delivery of the Prizes and exclude responsibility and all liabilities arising from the Promotion and/or the Prizes.

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