

**TERMS AND CONDITIONS GOVERNING CASH-ON-INSTALMENTS TELESales CASHBACK
DEC 25 – MAR 26 PROMOTION**

1. Subject to these terms and conditions, the Cash-on-Instalments Telesales Cashback December 25 - March 26 Promotion ("Promotion") is open only to those ("Eligible Account Holder"):
 - (a) who hold any Credit Card and/or EasiCredit account with Oversea-Chinese Banking Corporation Limited ("OCBC"); and
 - (b) who received a call from OCBC Telesales executive and have successfully made a Cash-on-Instalments application over the phone with an OCBC Telesales executive on their Credit Card and/or EasiCredit account during the Promotion Period (as defined in Clause 2 below); and
 - (c) whose OCBC Credit Card and/or EasiCredit account is active and in good standing with OCBC during the Promotion Period and at the time of crediting of the Cashback (defined below).
2. This Promotion is valid from 22 December 2025 to 31 March 2026, or such other period as may be determined by OCBC at its absolute discretion ("Promotion Period").

Cashback

3. Subject to these terms and conditions, an Eligible Account Holder who applies for Cash-on-Instalments with principal loan amount approved of S\$10,000 or more and with loan tenor of 48 or 60-months on Eligible Account Holder's Credit Card or EasiCredit account is entitled to receive a Cashback based on the principal loan amount approved under this Promotion ("Cashback"), the amount of which is as set out in the table below.

Loan Tenor	Principal loan amount approved	Cashback
48 or 60-months	Between S\$10,000 and S\$24,999 (inclusive)	S\$100
	Between S\$25,000 and S\$74,999 (inclusive)	S\$250
	S\$75,000 and above	S\$500

4. Each Eligible Account Holders will only be entitled to one Cashback throughout the entire Promotion Period regardless of the number of approved Cash-on-Instalments applications.
5. The Cashback is awarded on a first-come-first-served basis, limited to the first 300 customers for the entire Promotion Period.
6. The eligibility of each Eligible Account Holder to receive the Cashback shall be determined at the absolute discretion of OCBC. The Cashback will be credited to the Eligible Account Holder's Credit Card or EasiCredit account used to apply for the Cash-on-Instalments within three (3) months from the end of Promotion Period.
7. Applications that are not submitted as set out in Clause 1(b) above will not be entitled to any Cashback.
8. This promotion is not valid on the Cash-on-instalment booked via Contact Centre, OCBC App and OCBC internet banking.
9. The application for Cash-on-Instalments, and where applicable, the Cash-on-Instalments loan amount shall be subject to OCBC's approval.
10. This Promotion is not valid in conjunction with other promotions.

11. Terms and Conditions for Cash-on-Instalments on Credit Card and/or EasiCredit account apply.
12. OCBC will only be able to determine whether a participant is eligible to receive the Cashback after the campaign has ended and will not be able to provide the status of a participant's eligibility to receive the Cashback prior to 30 June 2026.
13. If any account holder is subsequently discovered to be ineligible to participate in the Promotion or to receive the Cashback (which eligibility shall be determined at the discretion of OCBC), OCBC reserves the right to (i) withdraw the Cashback at any time; or (ii) claw-back the Cashback or request the relevant person to repay to or compensate OCBC the value of the Cashback at any time, and OCBC shall have the right to debit the value of the Cashback 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 Cashback be withdrawn, if any Cashback is reclaimed by OCBC, or if a customer is asked to repay to or compensate OCBC the value of the Cashback for whatsoever reasons.
14. The Cashback is not exchangeable for cash or other items. OCBC reserves the right at its sole and absolute discretion to replace the Cashback with any item(s) of similar value.

General

15. The eligibility of any Eligible Account Holder to participate in this Promotion and/or receive any Cashback shall be determined at the absolute discretion of OCBC.
16. OCBC 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.
17. 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.
18. OCBC'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. 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.
19. 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.
20. By participating in the Promotion, Eligible Account Holder consents to: a. OCBC collecting and using their personal data, including but not limited to their names, mobile numbers, and email addresses, ("Personal Data") for the purposes of verifying their identity, assessing their eligibility for the Promotion, contacting them, and facilitating and administering the Promotion mechanics (the "Purposes"); b. OCBC disclosing their Personal Data to OCBC's third-party vendors and agencies for the same Purposes; and c. the collection, use and disclosure of their Personal Data for other applicable purposes in accordance with OCBC's Data Protection Policy.
21. 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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