

Terms & Conditions Governing the OCBC App Scan & Pay 'Alipay+ Super Travel Fest' with Alipay+ QR Campaign (the "Promotion")

1. Promotion Period

1.1. The promotion period shall run from 30 June 2026 to 14 July 2026 (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").

2. Eligibility

2.1. You will qualify for the Promotion ("Eligible Customer") if:

2.1.1. you have an OCBC deposit account and your OCBC deposit account is active and in good standing with OCBC Bank during the Promotion Period; and

2.1.2. Have made at least one Eligible Transactions during the Promotion Period, where:

"Eligible Transactions" refers to successful peer-to-merchant QR payments made using Alipay+ QR code to merchant in-store via OCBC app.

3. Promotion Mechanics

3.1. Discount

3.1.1. Eligible Customers who meet the requirements set out in these terms and conditions during the Promotion Period will enjoy 10% off their first Eligible Transaction and up to SGD 65 off subsequent Eligible Transactions ("Discount").

Payments made within the Promotion Period	New Alipay+ Users	Existing Alipay+ Users
1st Eligible Transaction	10% discount with no minimum spend, capped at SGD 1.20	10% discount with a minimum spend of SGD 120 (or equivalent in foreign currency), capped at SGD 12.00
Next 5 Eligible Transactions	5% discount with no minimum spend, capped at SGD 1.20 per transaction	
Special Bonus	Up to SGD 60.00 off a single Eligible Transaction of at least SGD 640 (or equivalent in foreign currency), limited to the first 50 redemptions per day	

For the avoidance of doubt,

- "New Alipay+ Users" refer to customers who have not previously completed an Alipay+ QR transaction.
- "Existing Alipay+ Users" refer to customers who have completed at least one Alipay+ QR transaction prior to the Promotion Period.

3.1.2. The Discount is applicable on a first-come, first-served basis,

For the avoidance of doubt, in the event that any person entitled to the Discount is subsequently found to be ineligible for the Promotion, OCBC Bank shall not be obligated or liable to provide the Discount to another Eligible Customer.

3.1.3. Subject to the fulfilment of all the conditions specified in these terms and conditions to the absolute satisfaction of OCBC Bank, the Discount (if applicable) will be applied automatically during payment, and no action is required by the Eligible Customer.

3.2. The Promotion shall not apply in conjunction with any other privileges or promotions.

3.3. Refunded transactions will be deducted from the relevant monthly billed amount for the computation and award of the Discount.

3.4. 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 Discount 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.

- 3.5. If any Eligible Customer is subsequently discovered to be ineligible to participate in the Promotion or to receive the Discount, OCBC Bank reserves the right to (i) withdraw the Discount at any time; or (ii) clawback the Discount or request the relevant customer to repay to or compensate OCBC Bank the value of the Discount at any time, and OCBC Bank shall have the right to debit the value of the Discount 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 Discount be withdrawn, if any Discount is reclaimed by OCBC Bank, or if a customer is asked to repay to or compensate OCBC Bank the value of the Discount for whatsoever reasons.

4. General

- 4.1. The eligibility of any Eligible Customer to participate in this Promotion and/or receive any Discount shall be determined at the absolute discretion of OCBC Bank.
- 4.2. 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.
- 4.3. 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.
- 4.4. 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.
- 4.5. 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.
- 4.6. 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"), and its business partners for the purposes of managing, marketing, 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).
- 4.7. 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.