

Terms and Conditions governing the Lunar New Year Notes Online Reservation Service

General Terms and Conditions

1. The Lunar New Year Notes Online Reservation Service ("**Service**") commences on 27 January 2026 and ends on 5 February 2026 (or any such date(s) as may be determined by Oversea-Chinese Banking Corporation Limited ("**OCBC Bank**") in its absolute discretion) (the "**Service Period**").

Eligibility

2. The Service is available only to customers of OCBC Bank who hold a valid OCBC Bank ATM, debit or credit card, and a mobile number registered with OCBC Bank.

Making of Reservations

3. Reservations will only be processed upon successful submission of an online request on the Lunar New Year Notes Online Reservation Service (the "**Request**") by the customer.
4. Reservations may only be made during the two booking windows (27-29 January 2026 and 3-5 February 2026). No reservations will be accepted outside of these dates.
5. Each customer may only submit one Request throughout the Service Period.
6. Upon submission of a Request, no amendments, additions, or transfers shall be permitted. Without limitation, this prohibition includes: (i) any changes to the collection date, chosen timeslot, place of collection, or the quantities or value of the new/Fit notes reserved; and/or (ii) any requests for additional new or Fit notes, or transfer or assignment of a reservation to another customer.
7. Provision of new notes shall be subject to availability. If new notes are not available, OCBC Bank reserves the right to provide the customer with Fit/Processed notes.

Collection of Notes

8. The exchange of cash or the debiting of the customer's OCBC Bank account for the value of the reserved notes shall be performed at the point of collection at the OCBC Bank branch specified in the Request, during the branch's official operating hours. For details on branch locations and operating hours, customers may refer to the OCBC website under *Personal Banking > ATM and Branch Locator*.
9. For Premier Private Clients who have scheduled the reserved note for collection at Premier Private Client Centres, the debiting of the customer's OCBC Bank account for the value of the reserved notes may be effected up to two (2) business days prior to the scheduled collection date at the Premier Private Client Centre specified in the Request, and the Bank does not verify whether the account selected for debiting is participating in any deposit promotion or whether any debiting made pursuant to the reservation may affect the qualifying requirements for such promotions, nor does the Bank verify whether any bonus interest applicable to the account (if any) may be affected by such debiting.

10. The notes shall be collected personally by the customer. Customers shall be required to join the general queue at the branch/premier centre to collect their notes. Customers may not authorise any other person(s) to collect the notes on their behalf.
11. If the notes are not collected after the collection date indicated in the submitted Request, the order shall be deemed cancelled and the reserved notes will no longer be available for collection. Customers will not be entitled to submit any fresh Requests or ask for a fresh collection date.

General

12. OCBC Bank reserves the right at its absolute discretion to cancel a customer's use of, or to discontinue, the Service or vary, delete, or add to any of these terms and conditions at any time without notice.
13. OCBC Bank's decision on all matters relating to the Service, including without limitation, any decision on the eligibility of any person to use or access the Service, will be final and binding on all customers. 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 this Service, these terms and conditions will prevail.
14. OCBC Bank shall not be responsible for any aspect of the Service, and shall not at any time be responsible or held liable for any loss, injury damage or harm suffered or incurred by or to any person in connection with the Service 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.
15. 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 (Rights of Third Parties) Act 2001 to enforce any of these terms and conditions.

Updated as of 19 January 2026.