

Frequently Asked Questions for OCBC Q4 Zootopia Campaign

- 1. When is the promotion period of this campaign?**
This campaign runs from 1 October 2025 to 31 December 2025.
- 2. What is the estimated size of the Zootopia Pickleball Set?**
The Pickleball set measures: 40cm x 20cm x 1.4cm for 1 racket size, 210g for 1 racket, 40.5cm x 23.5cm x 5cm for 1 pouch size, 152g for 1 pouch, 24g per ball.
- 3. What is the estimated size of the Luggage cover?**
The luggage cover is suitable for most medium-sized luggage (24" to 26"). It comes in Stretchable polyester-spandex blend material, slip-on design with secure openings for handles and wheels.

New OCBC Cardmember:

- 1. How do I know if I am eligible to be a New OCBC Cardmember?**
A new OCBC cardmember is defined as a customer who does not currently possess an OCBC Credit Card and has not held one in the 12 months leading up to the promotion start date. Customers who hold an existing supplementary OCBC credit card but do not have a principal OCBC credit card remain eligible.

Please note that applicants who cancelled an OCBC Credit Card within the 12 months before the promotion start date and re-applied are not eligible.

Please also note that eligible cardmembers cannot cancel their OCBC credit card within 12 months from card approval. By doing so, OCBC reserves the right to claw back the fulfilled Gift in such cases.
- 2. What are the requirements to qualify for the promotion for New OCBC Cardmember?**
Apply successfully for an Eligible Card (as defined below) during the Promotion Period via any OCBC-domain websites and whose Card application has been approved within the Promotion Period, and make a qualifying spend of S\$300 within 30 days of the approval date.

Eligible Cards refer to:

- OCBC 365 Credit Card
- OCBC 90°N Visa Card
- OCBC 90°N Mastercard
- OCBC NXT Credit Card
- OCBC Rewards Card
- OCBC INFINITY Cashback Card

The OCBC credit card account must remain active and in good standing from the beginning of the promotion period until the reward is fulfilled.

- 3. What is the Gift that I will be receiving if I am eligible as a New OCBC Cardmember?**
Eligible New OCBC Cardmember that qualify for this Promotion will receive a Medium-sized Luggage with a Zootopia Luggage cover.

General Account Depositor

1. Must the funds I participate with be fresh funds? What is considered fresh funds?

Yes, the participating funds must be fresh funds. Fresh funds refer to cheques drawn from other banks, Interbank GIRO transfers, FAST transfers from other banks, Cash or Salary Credit. Funds that are not withdrawn within 30 days before or during the Promotion Period and re-deposited (whether in part or in full amounts withdrawn) into the Eligible Account during the Promotion Period for purposes of qualifying for the Promotion. Fresh funds must be incremental to the Eligible Customer's overall deposit balances for 88 days from the date of Eligible Transaction.

For example, if there was a S\$100,000 amount deposited on 22 October 2025, but a \$15,000 amount withdrawn on 22 October 2025, then the net incremental deposits is only S\$85,000. The customer will not be eligible to participate with S\$100,000 amount.

2. What is the minimum/maximum amount to participate in this promotion?

If you would like to redeem the Zootopia Pickleball Set, the minimum deposit amount required is S\$25,000 and maximum amount per customer is \$3 million. You will earn a bonus interest based on the month in which your deposit was made for 88 days.

3. How do I know if my e-form was submitted?

We will send you an email indicated in the e-form to confirm that we have received your application. This email acknowledgement does NOT mean that you have successfully qualified in the campaign. We will send an SMS to your mobile number in our records within the timeline stated in the Terms and Conditions stating the outcome of your application.

4. Will I be notified if the application for the promotion is successful or not?

We will send an SMS to your mobile number in our records within the timeline stated in the Terms and Conditions stating the outcome of your application.

If you qualify for the promotion, we will – within the timeline stated in the Terms and Conditions – set aside the funds you deposited. You can check your account balance via the OCBC app or Internet Banking to see if funds have been set aside.

If you do not qualify for the promotion, we will inform you in an SMS that we could not set aside the funds in your account. This SMS will be sent to your mobile number in our records within the timeline stated in the Terms and Conditions.

5. How do you calculate the earmark period?

If you are eligible, the earmark period is computed for 88 days, starting from the date of the fresh funds deposited. For example, if you deposited eligible fresh funds on 20 October 2025, the earmark on your funds will last till 15 January 2026. Your funds will be released the next working day.

6. Can I register first and credit funds later?

No. You must deposit at least the minimum amount of fresh funds before registering for the promotion. Otherwise, we will not be able to process your application.

7. How do you calculate the bonus interest?

If you are eligible, the Bonus Interest is calculated for 88 days, starting from the date of the fresh funds deposited, and truncated to 2 decimal places.

8. When will the bonus interest be credited?

Bonus interest will be credited by the timeline stated below.

Date of Fresh Funds Deposited	Bonus Interest Credited By
October 2025	28 February 2026
November 2025	31 March 2026
December 2025	30 April 2026

For example – You deposit participating funds of \$100,000 on 20 October 2025. Your funds will be earmarked for 88 days, and you will receive a bonus interest* which will be paid by 28 February 2026.

9. Will I earn any interest if I partially/ fully withdraw funds from the promotion in these months?

You will still receive base interest. You will not be entitled to the additional bonus interest.

10. Can I credit the interest into another account?

No, bonus interest will be credited into the same account your funds are earmarked in.

11. Can I amend the amount I applied for?

Once the funds are earmarked, the amount cannot be amended.

12. Can I cancel or withdraw my application after I register? Are there any penalties for cancelling?

Yes, you can withdraw by writing in to the bank or contacting the Contact Centre. No partial withdrawals are allowed. You will not be entitled to any bonus interest once you withdraw your funds.

SGD Account Depositor

13. What are the steps customers have to do to be eligible for the Zootopia Pickleball Set?

Customers would have to register via the online registration form for the OCBC Zootopia Campaign, and deposit a minimum of SGD 25,000 in Fresh Funds into an Eligible Account within the Promotion Period and agrees to have the deposited funds withheld by OCBC Bank for a period of 88 days from the date of deposit.

14. What are the Eligible Accounts?

Eligible Accounts refers to an individual (personal) OCBC Passbook Savings Account, Statement Savings Account, SmartParent Account, SmartSavings Account, MoneyMax Account or Easisave Account, Premier Statement Savings Account or Premier Easisave Account.

USD Account Depositor

15. What are the steps customers have to do to be eligible for the Zootopia Pickleball Set?

The Premier/ Premier Private Client has successfully register via their Relationship Manager or Client Advisor, and deposits a minimum of USD 20,000 in fresh funds into an Eligible Foreign Currency Account (defined above) within the Promotion Period and agrees to have the deposited funds withheld by OCBC Bank for a period of 88 days from the date of deposit.

16. What are the Eligible Accounts?

Eligible Accounts refers to a new or existing OCBC Premier Banking or OCBC Premier Private Client with an Eligible Foreign Currency Accounts such as the OCBC Global Savings Account and/or OCBC Premier Global Savings Account.

OCBC Redemption:

1. What OCBC Rewards currency and how many points are required to redeem one (1) Zootopia Pickleball set?

You can redeem the Zootopia Pickleball Set using OCBC Rewards Points in the form of OCBC\$, 90°N Miles, or VOYAGE Miles.

Currency	Points required per Zootopia Pickleball Set
OCBC\$	20,000
90°N Miles	5,306
VOYAGE Miles	4,952

Redemption of the Gifts:

1. Where and when can I collect my Gift(s)?

If you are eligible to receive the Zootopia Pickleball Set and/or Luggage and Zootopia Luggage cover, 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.

The Redemption Notice will set out details on the redemption of your Gift(s).

*Note: For OCBC Rewards currency redemption, please follow the redemption information presented via the redemption voucher.

Others:

1. Can I collect a different Gift than the other specified in my voucher?

No, you can only collect the Gift that is specified on your redemption voucher. Gift(s) that are uncollected by the respective dates stated in the Redemption Voucher/Redemption Notice will be forfeited and cannot be claimed afterward.

2. Are refunds, replacements, or exchanges allowed after redemption or collection?

No, refunds, replacements, or exchanges are strictly not allowed once the Gift has been redeemed or collected.