Terms and Conditions Governing OCBC Precious Metals Starter Campaign (the "Campaign")

Campaign Period

The Precious Metals Starter Campaign (the "Campaign") runs from **8 June 2026 to 31 August 2026** (both dates inclusive), or such other period(s) as may be determined by Oversea-Chinese Banking Corporation Limited ("OCBC") at its sole discretion (the "Campaign Period"). These Terms and Conditions are to be read in conjunction with the Terms and Conditions governing The OCBC Precious Metals Account.

1. Eligibility

1.1 You are eligible to participate in this Campaign if you (an "**Eligible Individual**"):

(a) have a current or savings account which is active and in good standing with OCBC Bank at the point of fulfilment; and

(b) have access to the OCBC app

2. Eligible Transaction

2.1 An Eligible Individual must input and successfully apply the **PMSTARTER** promo code to an Eligible Transaction executed during the Campaign Period in order to qualify for the Gift under this Campaign. For the avoidance of doubt, failure to apply the **PMSTARTER** promo code at the point of the Eligible Transaction shall render that transaction ineligible for the Gift.

2.2 An Eligible Transaction refers to a lump sum purchase transaction in Precious Metal – Gold (XAU) or Silver (XAG) executed via the OCBC app during the Campaign Period.

2.3 Only purchase transactions executed in Precious Metals – Gold (XAU) or Silver (XAG) – shall be deemed Eligible Transactions. Sell transactions shall not qualify for the cash reward (the 'Gift').

3. Campaign Mechanics

3.1 An Eligible Individual shall be entitled to receive a Gift if clauses 1 and 2 above are fulfilled, according to the lump sum amount invested below. For the avoidance of doubt, only full multiples of SGD 10,000 invested in a single Eligible Transaction shall qualify for the Gift amount of SGD 38 per SGD 10,000 invested.

Eligible Lump Sum Investment amount	Gift amount
SGD 5,000.00 – SGD 9,999.99	SGD 18
SGD 10,000.00 and above	SGD 38 for every $10,000 invested

3.2 An Eligible Individual may elect to make investment transactions denominated in foreign currencies from Global Savings Account (GSA). All such foreign currency amounts shall be converted into their Singapore Dollar (SGD) equivalent using OCBC Bank's exchange rate as determined by the Bank on the date of the respective transaction.

3.3 In the event of any dispute or disagreement regarding the SGD equivalent of any foreign currency investment amount, OCBC Bank shall have the sole and absolute discretion to determine the final SGD investment amount. Such determination by OCBC Bank shall be final, conclusive, and binding on all parties.

3.4 An Eligible Individual is entitled to receive the applicable Gift amount based on their qualifying Eligible Transactions with no cap on the total Gift amount if multiple eligible lump sum investments are made during the Precious Metals Starter Campaign.

Illustrations of multiple Eligible Transactions made by an Eligible Individual during the Campaign Period:

Illustration 1 – Eligible and Non-Eligible Precious Metals Transactions Assessed Individually

Investment date	Investment amount	Gift amount	Eligible for Gift?
27 Jun 2026	SGD 9,000	SGD 18	Eligible for a Gift amount of SGD 18. Eligible Transactions are based on per transaction basis and cannot be combined with previous or subsequent transactions for a higher Gift amount
28 Jun 2026	SGD 1,000	Not eligible	

Illustration 2 – Multiple Precious Metals Eligible Transactions

Investment date	Investment amount	Gift amount	Eligible for Gift?
27 Jun 2026	SGD 4,000	Not eligible	Eligible for a total Gift amount of SGD 114, calculated based on the sum of the applicable Gift amounts arising from each individual Eligible Transaction, with no aggregation for eligibility
3 Jul 2026	SGD 18,000	SGD 38	
15 Aug 2026	SGD 20,000	SGD 76	

Illustration 3 – Multiple Precious Metals Eligible Transactions

Investment date	Investment amount	Gift amount	Eligible for Gift?
27 Jun 2026	SGD 25,000	SGD 76	Eligible for a total Gift amount of SGD 474, calculated based on the sum of the applicable Gift amounts arising from each individual Eligible Transaction.
3 Jul 2026	SGD 5,000	SGD 18	
15 Aug 2026	SGD 100,000	SGD 380	

Illustration 4 – Promocode Eligible Transactions

Investment date	Investment amount	Gift amount	Eligible for Gift?
27 Jun 2026	SGD 25,000	SGD 0 (No promo code applied)	Eligible for a Gift amount of SGD 18 only, as the PMSTARTER promo code was not applied in the first Eligible Transaction.
3 Jul 2026	SGD 5,000	SGD 18 (Promo code applied)	

3.5 For the avoidance of doubt, if any person entitled to the Gift is subsequently found to be ineligible for the Campaign, OCBC Bank shall not be obligated or liable to provide the Gift to another Eligible Individual.

4. Gift

4.1 Subject to the fulfilment of all the conditions specified in these terms and conditions to the absolute satisfaction of OCBC Bank, an Eligible Individual who qualifies to receive the Gift will have the Gift credited into his/her SGD current or savings account with OCBC Bank within 1 month from the Eligible Transaction date (or such other dates as OCBC Bank may determine in its absolute discretion). OCBC reserves the right to credit the relevant Gift amount to such an Eligible Individual by any other means as it deems fit.

4.2 OCBC Bank reserves the rights and at any time at its absolute discretion and without giving any reason or notice to withdraw, claw back, cancel and/or invalidate any Gift awarded to any customer without liability. A customer will not be entitled to any payment or compensation whatsoever in respect of such withdrawal, claw back, cancellation or invalidation.

5. General

5.1 This Campaign shall not apply in conjunction with any other privileges or promotions unless otherwise stated.

5.2 OCBC Bank reserves the right, at its absolute discretion, to terminate the Campaign 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 Campaign.

5.3 The eligibility of any Eligible Individual to participate in this Campaign and/or to receive any Gift shall be determined at the absolute discretion of OCBC Bank.

5.4 By participating in the Campaign, the Eligible Individual 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 Campaign, and such other related purposes, in accordance with OCBC's Data Protection Policy (accessible via the OCBC website > Personal Banking > Policies).

5.5 OCBC Bank shall not be responsible for the quality, merchantability or fitness for any purpose of any product or service relating to the Campaign. OCBC Bank shall not be liable for any defect, malfunction, loss, injury, damage or harm suffered in connection with the Campaign or the use of any related product/service.

5.6 OCBC Bank shall not be responsible for any loss or damage arising in connection with the Campaign, including any error in computing chances, system breakdowns, or misdirected notices.

5.7 OCBC's decisions on all matters relating to this Campaign shall be final and binding. No correspondence or appeal shall be entertained. In the event of any inconsistency between these terms and conditions and any marketing material, these terms and conditions shall prevail.

5.8 These terms and conditions shall be governed by the laws of Singapore, and each participant irrevocably submits to the non-exclusive jurisdiction of the courts of Singapore. A person who is not a party to these terms shall have no right under the Contracts (Rights of Third Parties) Act 2001 to enforce any provision herein.