



Terms & Conditions Governing the Refer-A-Friend Campaign (the "Promotion")

1. Promotion Period

The promotion period shall run from 1 April 2026 to 30 June 2026 (both dates inclusive), or such other period(s) as may be determined by Oversea-Chinese Banking Corporation Limited ("OCBC") at its absolute discretion (the "Promotion Period").

2. Eligibility

You will qualify for the Promotion ("Eligible Referrer") if:

2.1 You have an existing Home Loan with OCBC at the point of your referral;

2.2 You are not a staff of OCBC and its related corporations

2.3 You have submitted the Refer-A-Friend form (<https://go.ocbc.com/referafriend>) within the Promotion Period or emailed your preferred Mortgage Specialist/Advisor with the email template in Annex A within the Promotion Period;

2.4 You have successfully referred a customer to OCBC for the purpose of obtaining a loan as described in paragraph 2.6 below during the Promotion Period;

2.5 The customer's loan is approved and accepted within the Promotion Period;

2.6 The customer's loan is for a HDB property (to refinance a HDB property loan from HDB or another financial institution); and

2.7 The customer's total loan amount, excluding any bridging loan, for the HDB property is at least S\$300,000

3. Promotion Mechanics

3.1 Eligible Referrers will be awarded a cash reward of S\$250 (the "Reward") for each referral that meets the requirements set out in section 2 above ("Successful Referral").

3.2 The Reward will be credited into the OCBC deposit account (in the Eligible Referrer's name) as indicated in the Refer-A-Friend form or the email sent to the preferred Mortgage Specialist/Advisor by 31 August 2026.

3.3 The Promotion is limited to Eligible Referrers who meet the conditions set out in these terms and conditions during the Promotion Period. For the avoidance of doubt, in the event that any person entitled to the Reward is subsequently found to be ineligible for the Promotion, OCBC shall not be obligated or liable to provide the Reward to another Eligible Referrer.

3.4 OCBC reserves the right in its sole and absolute discretion to determine whether a referral qualifies as a Successful Referral under the Promotion. If OCBC in its sole and absolute discretion decides that any referral is not to be considered a Successful Referral, the Reward will not be awarded.

3.5 If any Eligible Referrer is subsequently discovered to be ineligible to participate in the Promotion or to receive the Reward, OCBC reserves the right to (i) forfeit or withdraw the Reward at any time; or (ii) (where the Reward has been paid out) claw-back the Reward or request the relevant referrer to repay to or compensate OCBC the value of the Reward at any time, plus any goods and services tax or such other amount as it deems fit from the relevant Eligible Referrer. No person shall be entitled to any payment or compensation from OCBC should any Reward be forfeited or withdrawn, if any Reward is reclaimed by OCBC, or if an Eligible Referrer is asked to repay to or compensate OCBC the value of the Reward for whatsoever reasons.

4. General

4.1 The eligibility of any Eligible Referrer to participate in the Promotion and/or receive any Reward shall be determined at the absolute discretion of OCBC.



- 4.2 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 Eligible Referrer and the dates of the Promotion.
- 4.3 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.
- 4.4 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.
- 4.5 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.
- 4.6 These terms and conditions shall be governed by the laws of Singapore and each Eligible Referrer irrevocably submits to the non-exclusive jurisdiction of the Singapore courts. 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.
- 4.7 Where an Eligible Referrer provides the personal data of any individual(s) by participating in this Promotion, such Eligible Referrer confirms that he/she has:
 - (a) consented to the collection, use, disclosure, and processing of his/her own personal data by OCBC and its related corporations ("OCBC Group"), its business partners and its agents, for the purposes of managing, and administering this Promotion, contacting the Eligible Referrer and such individual(s) to promote OCBC Property Loans via phone call, SMS and email using the contact details provided in the Refer-A-Friend form or the email to the preferred Mortgage Specialist/Advisor, and for such other related purposes, in accordance with OCBC's Data Protection Policy (accessible via OCBC website > Personal Banking > Policies) ("Purposes");
 - (b) informed such individual(s) of the Terms and Conditions of the OCBC Refer-A-Friend Campaign and the fact that a reward may be given to the Eligible Referrer in connection with the subject to eligibility;
 - (c) obtained the consent of such individual(s) for the disclosure of his or her personal data to OCBC Group, its business partners and its agents, for the Purposes; and
 - (d) obtained the consent of such individual(s) for his/her name and the status of his/her loan application to be disclosed to the Eligible Referrer.



Annex A

Hi (Preferred Mortgage Specialist),

I would like to refer the following person to refinance their HDB home loan with OCBC. Please contact him/her.

My Friend's Salutation: (Mr/Ms/Mrs)

My Friend's Full Name:

My Friend's Contact Number:

My Friend's Email Address:

My Full Name (as per NRIC):

Last 4 Characters of my NRIC:

My Contact Number:

OCBC Deposit Account Number (in my name, for crediting of the reward):

I confirm that I accept and acknowledge the following:

- 1) I have read and agree to the Terms and Conditions of the OCBC Refer-A-Friend Campaign;
- 2) I confirm that all information set out in this email is true, accurate and complete;
- 3) I consent to the collection, use, disclosure and processing of my personal data by OCBC and its related corporations, their business partners and agents, for the purposes of administering and managing the OCBC Refer-A-Friend Campaign and promoting OCBC Property Loans, in accordance with OCBC's Data Protection Policy;
- 4) I consent to my name being disclosed to the person(s) referred by me to OCBC Group;
- 5) I confirm, represent and warrant that I have obtained the consent of the person(s) referred by me to OCBC Group:
 - a. for the disclosure of his/her contact details and personal data to OCBC Group and for OCBC Group to contact him/her to promote OCBC Property Loans; and
 - b. for his/her name and status of his/her loan application to be disclosed to me.
- 6) I confirm that I have informed the person(s) referred by me of the Terms and Conditions of the OCBC Refer-A-Friend Campaign, including the fact that a reward may be given to me in connection with the referral, subject to eligibility.

Yours,
(My Name)