

Terms and Conditions Governing the OCBC CDA Graduation Exclusive MyOwn Campaign 2025

V11092025

The OCBC CDA Graduation Exclusive MyOwn Campaign 2025 (the “**Promotion**”) commences from 15 September 2025 and ends on 31 December 2025 (or any such date(s) as may be determined and notified by OCBC Bank in its sole discretion) (“**Promotion Period**”).

Terms and Conditions Governing the OCBC CDA Graduation Exclusive MyOwn Campaign 2025 are to be read in conjunction with the Terms and Conditions governing the OCBC MyOwn Account found on OCBC website > Personal Banking > Account > OCBC MyOwn Account.

1. Eligibility

- 1.1. The Promotion is open to existing customers:
- a) whose child is 12 years old (born in 2013) and is currently holding a Child Development Account (CDA) with OCBC Bank; and
 - b) receives a direct mailer, electronic direct mailer, or mobile banner on the OCBC app regarding this campaign; and
 - c) whose child opens a new OCBC MyOwn Account (“**New Account**”) during the Promotion Period; and
 - d) have accepted these terms and conditions on behalf of their child (collectively, the “**Eligible Customer**”).

2. Promotion Mechanics

- 2.1. An Eligible Customer who meets the criteria set out in Clause 1.1 shall be entitled to receive a S\$10 Cash Credit (“**Milestone Gift**”), limited to the first 3,000 Eligible Customers.
- 2.2. Each Eligible Customer shall be entitled to receive one (1) Milestone Gift only, and this may be awarded in addition to any prevailing sign-up promotions applicable for New Account openings. To find out the latest sign-up promotions, please visit the OCBC website > Personal Banking > Account > OCBC MyOwn Account.
- 2.3. The Milestone Gift will be credited to the Eligible Customer’s New Account by the last working day of the following month, subject to the satisfaction of the criteria set out in clause 1.1.
- 2.4. Please refer to the table below which illustrates the relevant timelines for this Promotion:
- | New Account opened in: | Milestone Gift will be credited by: |
|------------------------|-------------------------------------|
| September 2025 | 31 October 2025 |
| October 2025 | 28 November 2025 |
| November 2025 | 31 December 2025 |
| December 2025 | 30 January 2026 |
- 2.5. If Eligible Customer is subsequently discovered to be ineligible to participate in the Promotion or violates any of the conditions set out in the Promotion, OCBC Bank reserves the right to (i) deny the Milestone Gift and there will be no compensation whatsoever after such cancellation (ii) request the relevant customer to repay to or compensate OCBC Bank the value of the Milestone Gift at any time, and OCBC Bank shall have the right to debit the value of the Milestone Gift 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 Milestone Gift be withdrawn, if any Milestone Gift is reclaimed by OCBC Bank, or if a customer is asked to repay to or compensate OCBC Bank the value of the Milestone Gift for whatsoever reasons.
- 2.6. OCBC Bank reserves the right to substitute or replace the Milestone Gift or part thereof with an item of similar value at its sole discretion without notice to any person.

- 2.7. The eligibility of any Eligible Customer to participate in this Promotion and/or receive any Milestone Gift shall be determined at the absolute discretion of OCBC Bank.

3. General

- 3.1. This Promotion shall not apply in conjunction with any other privileges or promotions unless otherwise stated.
- 3.2. 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.
- 3.3. 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. The decision of OCBC Bank on all matters relating to this Promotion shall be final and binding on all participants. No correspondence or appeal shall be entertained by OCBC Bank.
- 3.4. 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.
- 3.5. 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.
- 3.6. These terms and conditions shall be governed by 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 (Right of Third Parties) Act 2001 to enforce any of these terms and conditions.
- 3.7. By participating in this Promotion, the 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") for the purposes of managing 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).