

Terms & Conditions Governing the Home Loan Cash Reward Campaign (the “Promotion”)

The promotion period is from **1 October 2025 to 31 December 2025** (both dates inclusive) (“Promotion Period”). The eligibility of any customer to participate in this Promotion shall be determined at the absolute discretion of OCBC.

A customer will qualify for a cash reward (“Reward”) under this Promotion if

- a) he/she has successfully applied for refinancing of an existing Home Loan from another financier to OCBC during the Promotion Period; and
- b) the Home Loan is of a minimum loan size of S\$300,000 (HDB Home Loan) or S\$500,000 (Private Home Loan); and
- c) the Home Loan is applied directly with OCBC without third party referrals (such as property agent referrals); and
- d) the Home Loan is approved and accepted during the Promotion Period (“Eligible Customer”).

Eligible Customer will be awarded the following based on the table below:

Loan	Cash reward
HDB Home Loan ≥ S\$300K	S\$2000+ S\$188
Private Home Loan ≥ S\$500K	S\$2000 + S\$388
Private Home Loan ≥ S\$1MIL	S\$2500 + S\$388
Private Home Loan ≥ S\$1.5 MIL	S\$2800 + S\$388

The Reward to be awarded is subject to the loan amount and will be paid out only after the loan application is successfully accepted. The terms and conditions relating to the Reward are set out in the letter of offer which will be sent to customer.

OCBC reserves the right in its sole and absolute discretion to determine whether an application qualifies for the Promotion. If OCBC in its sole and absolute discretion decides that any application is not eligible, the Reward will not be awarded.

OCBC's decisions on all matters relating to the Promotion shall be final and binding on all customers. 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.

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 customer and the dates of the Promotion.

By participating in this Promotion, the Eligible Customer hereby agrees and consents to the collection, use and disclosure of their personal data by OCBC and its related corporations 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).