

Terms and Conditions Governing the OCBC PartnerCare Anniversary Giveaway (the “Promotion”)

Promotion Period

1. The promotion period shall run from 2 July 2025 to 30 September 2025 (both dates inclusive), or such other period(s) as may be determined by Oversea-Chinese Banking Corporation Limited (“OCBC”).

Eligibility

2. You will be eligible to participate in the Promotion if you are a property agent registered with both the Council for Estate Agencies and OCBC (each an “**Eligible Participant**”).

Promotion Mechanics

Challenge

3. Each **Eligible Participant** can also participate in the challenge (“Challenge”) when the Eligible Participant refers a **Successfully Referred Loan** (defined in Section 10) to OCBC.
4. For all **Successfully Referred Loans**, **Eligible Participants** with the 3 highest total loan amounts of Successfully Referred Loans (“**Challenge Winners**”, each a “**Challenge Winner**”) will be awarded the **Prize** (defined in Section 11).
5. Each Challenge Winner will each receive an email from OCBC by 10 October 2025 with instructions on how to redeem the **Prize**.
6. Challenge Winners are **not** eligible to participate in the **Lucky Draw** (defined in Section 7).

Lucky Draw

7. A lucky draw (“**Lucky Draw**”) will be conducted on 7 October 2025, between 1000 to 1700 hours at 65 Chulia Street OCBC Centre, via randomized approach through electronic means.
8. Each **Eligible Participant** will earn chances (“Chances”) to participate in the lucky draw when the Eligible Participant refer a **Successfully Referred Loan** to OCBC. For every loan amount of S\$500,000 in the total Successfully Referred Loans, the **Eligible Participant** will gain 1 Chance for the Lucky Draw.

Examples:

Scenario	Total Successfully Referred Loans (in SGD)	Chances awarded
Loan 1 referred – S\$600,000 Loan 2 referred – S\$380,000 Loan 3 referred – S\$222,000	S\$1,202,000	2 Chances
Loan 1 referred – S\$300,000 Loan 2 referred – S\$250,000	S\$550,000	1 Chance

9. 12 winners (“**Winners**”, each a “**Winner**”) from the Lucky Draw will be announced by 10 October 2025 on OCBC PartnerCare website. Each **Winner** will also receive an email from OCBC with instructions on how to redeem the **Prize**.

Successfully Referred Loan

10. A **Successfully Referred Loan** refers to a residential property loan (to part finance the purchase of that property with a valid Option to Purchase or to refinance a property loan from another financial institution or to take up a term loan). **Successfully Referred Loan** must be referred to OCBC and accepted within the Promotional Period.

Prize

11. Winners & Challenger Winners can receive the following as their **Prize**:

- 1 pair of Category 1 Tickets to Jacky Cheung 60+ Concert Tour 2025 in Singapore

The **Prize** is strictly not refundable and cannot be replaced if lost, damaged, or expired.

12. In the event that the **Prize** is not selected and redeemed by 20 November 2025, the **Prize** will be forfeited.

13. The **Prize** is strictly not exchangeable for cash. .

14. OCBC reserve the right to substitute or replace the **Prize** with any item of similar value at its sole discretion without notice to any person.

15. Winner or Challenger Winner is not allowed to change the seats allocated with the **Prize**

General

16. The eligibility of any Eligible Participant to participate in this Promotion and/or to receive the Prize shall be determined at the absolute discretion of OCBC.

17. OCBC reserve the right at their 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 Participants and the dates of the Promotion.

18. 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.

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

20. 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.

21. These terms and conditions shall be governed by the laws of Singapore and each participant in the Promotion irrevocably submits 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 (Rights of Third Parties) Act 2001 to enforce any of these terms and conditions.

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

23. By participating in this Promotion, the Eligible Participant 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).

24. By participating in the Promotion, the Eligible Participant confirm that:

- a. the Eligible Participant consent to having the referrals and name disclosed to the person(s) referred by the Eligible Participant to OCBC; and
- b. the person(s) referred by the Eligible Participant have consented to:
 - i. the Eligible Participant disclosing of their personal data to OCBC for the purposes of contacting them about products and services offered by OCBC and participating in this Promotion.
 - ii. having his or her name and status of successful application and acceptance of an Successfully Referred Loan disclosed to the Eligible Participant.

25. By participating, the Eligible Participant consent for OCBC to disclose, announce or publish the Eligible Participants' name and CEA ID on OCBC PartnerCare website as a Winner from the Lucky Draw.