

Terms and Conditions Governing the OCBC Q4 Zootopia Campaign

V01102025

The OCBC Q4 Zootopia Campaign (the “**Promotion**”) commences from 1 October 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 Q4 Zootopia Campaign are to be read in conjunction with the Terms and Conditions governing the OCBC Deposits SGD Top Ups Campaign found on OCBC website > Personal Banking > Account > OCBC Statement Savings, Terms and Conditions governing the OCBC Deposits USD Top Ups Campaign found on OCBC website > Premier Banking > Our Solutions > Deposits > Global Savings Account as well as the Terms and Conditions governing OCBC Debit and Credit Cards found on OCBC website > Personal Banking > Cards.

1. Eligibility

- 1.1. The Promotion is open to individuals:
- a) who meet the requirements in any category listed in clause 2.1 and 2.2; or
 - b) who is a “New OCBC Cardmember” as defined under clause 2.1 (the “Eligible Customer”).

2. Promotion Mechanics

- 2.1. An Eligible Customer shall be eligible to receive the following “**Gift**” upon satisfaction of the criteria Set out in clauses 1 and 2.

Category	Action	Gift
a) “ SGD Account Depositor ”	i) Holds an individual (personal) OCBC Passbook Savings Account, Statement Savings Account, SmartParent Account, SmartSavings Account, MoneyMax Account or Easisave Account, Premier Statement Savings Account, Premier Easisave Account or any account deemed eligible by OCBC in its sole and absolute discretion (“Eligible Account”). ii) Successfully registers via the online registration form for the OCBC Q4 Zootopia Campaign, and deposits a minimum of SGD 25,000 in Fresh Funds into an Eligible Account within the Promotion Period, and agrees to have the deposited funds withheld by OCBC Bank for a period of 88 days (“Earmark Period”) from the date of deposit (“Eligible Transaction”). iii) “Fresh Funds” refers to funds in the form of non-OCBC cheques/ cashier’s orders/ demand drafts, funds that are not transferred from any existing OCBC accounts, and funds that are not withdrawn within 30 days before or during the Promotion Period and re-deposited (whether in part or in full amounts withdrawn) into the Eligible Account during the Promotion Period for purposes of qualifying for the Promotion. iv) The Fresh Funds must be incremental to the Eligible Customer’s overall deposit balances for 88 days from the date when the Fresh Funds were deposited. v) The Fresh Funds are not available for withdrawal from OCBC before the expiry of the Earmark Period. Only customers who are successful	1 x Zootopia Pickleball Set (While stocks last) AND 1 x Bonus interest at the prevailing SGD promotional rate, accorded for the duration of the Earmark Period

	in registration for the Promotion, whose Participating Funds are successfully withheld in the Eligible Account for the relevant Earmark Period will be entitled to the Gift. vi) In the event that the Eligible Customer withdraws the Participating Funds before the expiry of the Earmark Period, OCBC Bank will not award any Gift to the customer. Customers can only withdraw Participating Funds from the promotion in full. Partial withdrawal of withheld funds is not allowed. The request can be made by submitting a secured mailbox via the OCBC app, approaching their OCBC Premier Relationship Manager or OCBC PPC Client Advisor (for Premier and PPC Customers), or visiting any OCBC Bank branch during operating hours.	
b) “USD Account Depositor”	i) A new or existing OCBC Premier Banking (“PB”) or OCBC Premier Private Client (“PPC”) with an Eligible Foreign Currency Accounts (as defined in clause 2.1(b)(ii) and performs an Eligible Transaction (as defined in clause 2.1(b)(iii). ii) Holds an individual (personal) foreign currency OCBC Global Savings Account, OCBC Premier Global Savings Account or any account deemed eligible by OCBC in its sole and absolute discretion (“Eligible Foreign Currency Account”) iii) Successfully registers via their Relationship Manager or Client Advisor for the OCBC Q4 Zootopia Campaign, and deposits a minimum of USD 20,000 in fresh funds into an Eligible Foreign Currency Account within the Promotion Period, and agrees to have the deposited funds withheld by OCBC Bank for a period of 88 days (“Earmark Period”) from the date of deposit (“Eligible Transaction”) iv) “Fresh Funds” refers to funds in the form of non-OCBC cheques/ cashier’s orders/ demand drafts, funds that are not transferred from any existing OCBC accounts, and funds that are not withdrawn within 30 days before or during the Promotion Period and re-deposited (whether in part or in full amounts withdrawn) into the Eligible Account during the Promotion Period for purposes of qualifying for the Promotion. v) The Fresh Funds must be incremental to the Eligible Customer’s overall deposit balances for 88 days from the date when the Fresh Funds were deposited. vi) The Fresh Funds are not available for withdrawal from OCBC before the expiry of the Earmark Period. Only customers who are successful in registration for the Promotion, whose Participating Funds are successfully withheld in the Eligible Account for the relevant Earmark Period will be entitled to the Gift. vii) In the event that the Eligible Customer withdraws the Participating Funds before the expiry of the Earmark Period, OCBC Bank will not award any Gift to the customer. Customers can only withdraw Participating Funds from the promotion in full. Partial withdrawal of withheld funds is not allowed. The request can be made by submitting a secured mailbox via the OCBC app, approaching their OCBC Premier Relationship Manager or OCBC PPC Client Advisor (for Premier and PPC Customers), or visiting any OCBC Bank branch during operating hours.	1 x Zootopia Pickleball Set (While stocks last) AND 1 x Bonus interest at the prevailing USD promotional rate, accorded for the duration of the Earmark Period

c) “New OCBC Cardmember”	i) Must be at least 21 years old. ii) Applied for an Eligible Card (as defined below) during the Promotion Period via any OCBC-domain websites and whose Card application has been approved within the Promotion Period. iii) “Eligible Card” means any of the following OCBC credit cards: • OCBC 365 Credit Card • OCBC 90°N Visa Card • OCBC 90°N Mastercard • OCBC NXT Credit Card • OCBC Rewards Card • OCBC INFINITY Cashback Card iv) Be a New OCBC Cardmember and makes a S\$300 Qualifying Spend on the new OCBC credit card within 30 days of the approval date. v) A “New OCBC Cardmember” refers to any person who currently does not hold an existing OCBC Credit Card and has not held an OCBC Credit Card within the last twelve (12) months prior to the commencement of the Promotion. vi) Applicants who cancelled existing OCBC Credit Card facilities within the last twelve (12) months prior to the commencement of the Promotion and re-applied for such facilities under the Promotion are not eligible to participate in the Promotion. vii) For the avoidance of doubt, existing supplementary OCBC Credit Card cardholders who do not hold any OCBC Credit Card as a principal cardholder are eligible to participate in the Promotion. viii) Successfully apply for a new OCBC Credit Card during the Promotion Period. ix) The OCBC Cardmember’s Credit Card account must be active and in good standing with OCBC Bank from the start of the Promotion Period until the point of fulfilment. x) “OCBC Credit Card”: Any credit card issued by OCBC Bank in Singapore (whether or not it also bears the name and/or mark of any other person), excluding OCBC corporate credit cards. “OCBC Cardmember” shall be construed accordingly as the persons in whose name the OCBC Credit Card is issued. xi) “OCBC-domain websites”: • Refers to websites that begin with https://www.ocbc.com/ • Exclude applications made via Watsons and Partnercare. • For avoidance of doubt, applications made via websites that do not begin https://www.ocbc.com/ with will not enjoy this Promotion. xii) Each Eligible Cardmember is only entitled to receive a maximum of one Gift under this Promotion. For the avoidance of doubt, if an Eligible Cardmember applies for two new OCBC Credit Cards within the Promotion Period, he will only receive a maximum of one Gift. xiii) Eligible cardmembers cannot cancel their OCBC credit card within 12 months from card approval. By doing so, OCBC reserves the right to claw back the fulfilled Gift in such cases.	1 x medium sized Luggage with Zootopia luggage cover While stocks last.
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2.2. An Eligible Customer shall also be eligible to redeem for the following “Redemption Item” upon satisfaction of the criteria Set out below:

Category	Action	Redemption Item									
OCBC Redemption	i)	Customers may redeem for a Pickleball Set using their OCBC Reward Points (OCBC\$, 90°N Miles and/or VOYAGE Miles) during the Promotion Period.	1x Zootopia Pickleball set (While stocks last)								
	<table><tr><th>Currency</th><th>Points required</th></tr><tr><td>OCBC\$</td><td>20,000</td></tr><tr><td>90°N Miles</td><td>5,306</td></tr><tr><td>VOYAGE Miles</td><td>4,952</td></tr></table>			Currency	Points required	OCBC\$	20,000	90°N Miles	5,306	VOYAGE Miles	4,952
	Currency	Points required									
	OCBC\$	20,000									
	90°N Miles	5,306									
	VOYAGE Miles	4,952									
	ii)	Retrieve your Zootopia Pickleball Set redemption voucher via OCBC app > Rewards Home > Your Perks > E-voucher.									
	iii)	To collect your Zootopia Pickleball Set, please follow the redemption information presented via the Redemption Voucher (found in the e-voucher wallet).									
	iv)	You can only collect the Zootopia Pickleball Set specified in your Redemption Voucher.									
	v)	Strictly no refunds, replacements, or exchanges upon redemption or collection.									
	vi)	Zootopia Pickleball Set measures: 40cm x 20cm x 1.4cm for 1 racket size, 210g for 1 racket, 40.5cm x 23.5cm x 5cm for 1 pouch size, 152g for 1 pouch, 24g per ball.									
	vii)	Actual Zootopia Pickleball Set may vary slightly from the image shown.									
viii)	Zootopia Pickleball Set not collected by the respective redemption dates stated in the Redemption Voucher will be deemed forfeited.										
ix)	Accordingly, even if this voucher incorporates the “STACK” mark, logo and/or other marks and logos of OCBC, OCBC is not responsible for any issue that arises in connection with the collection and/or use of this voucher.										
x)	OCBC shall be held responsible for any issues that may arise during the redemption, collection or use of this voucher.										
xi)	OCBC shall not be liable for any loss or damage suffered in connection with the redemption, collection or use of this voucher.										

The following examples are for illustration:

Example 1: If the Eligible Customer who signs up for an OCBC Card (and is a New OCBC Cardmember) on 15 October 2025, and makes a Qualifying Spend of S\$500 by 31st October 2025. The Eligible Customer will be awarded with 1 (one) medium sized Luggage with Zootopia luggage cover.

Example 2: If the Eligible Customer successfully registers for the Promotion and deposits a minimum of SGD 50,000 in Fresh Funds on 15 October 2025, the Fresh Funds will be withheld for 88 days until 10 January 2026. The Eligible Customer will be awarded with 1 (one) Zootopia Pickleball Set.

- 2.3. If you are eligible to receive the Gift and/or Redemption Item for the Promotion Period under clause 2.1 and 2.2, you will be notified through an email and/or SMS ("Redemption Notice") sent to your email address or mobile number on record with the Bank no later than 5 calendar months after Promotion Period.
- 2.4. The Redemption Notice and/or Redemption Voucher will Set out details on the redemption of your Gift(s) and/or Redemption Item. Gift(s) and/or Redemption Item which are not redeemed by the end of the Redemption Period will be deemed to be forfeited.
- 2.5. The eligibility of any customer to receive any Gift(s) and/or Redemption Item shall be determined at the absolute discretion of OCBC Bank.
- 2.6. The Gift(s) and/or Redemption Item are awarded on a first-come-first serve basis, whilst stocks last and subject to availability. We reserve the right to substitute your Gift(s) and/or Redemption Item with another variation.
- 2.7. The Gift(s) and/or Redemption Item is strictly not refundable and cannot be replaced if lost, damaged, expired or forfeited and strictly not exchangeable for cash.
- 2.8. If any customer is subsequently discovered to be not entitled or ineligible to participate in the Promotion or to receive the Gift(s) and/or Redemption Item, OCBC Bank reserves the right to (i) forfeit or withdraw the Gift(s) and/or Redemption Item at any time or (ii) (where the Gift(s) and/or Redemption Item has been redeemed) reclaim the Gift(s) and/or Redemption Item or request the relevant customer to repay to or compensate OCBC Bank the value of the Gift(s) and/or Redemption Item at any time, and OCBC Bank shall have the right to debit the value of the Gift(s) and/or Redemption Item plus any goods and services tax 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 Gift(s) and/or Redemption Item be forfeited or withdrawn or if any Gift(s) and/or Redemption Item is reclaimed by OCBC Bank or a Customer is asked to repay to or compensate OCBC Bank the value of the Gift(s) and/or Redemption Item for whatsoever reasons.
- 2.9. The Gift(s) and/or Redemption Item, whether wholly or in part, is non-refundable, non-transferable, non-exchangeable and not redeemable for cash. The sale, transfer, resale, donation or exchange of the Gift(s) and/or Redemption Item is strictly prohibited. OCBC Bank reserves the right to substitute or replace any Gift(s) or part thereof with an item of similar value at its sole discretion without notice to any person.

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).
- 3.8. The Walt Disney Company (Southeast Asia) Pte. Ltd. and its parent, affiliated and subsidiary companies and their officers, directors, employees and agents are not responsible for the administration or execution of the Promotion and/or delivery of the Prizes and exclude responsibility and all liabilities arising from the Promotion and/or the Prizes.