

Terms and Conditions Governing the OCBC NEX Branch SeniorCare Event on 15 March 2026 (the “Promotion”)

Promotion Period

1. The Promotion Period shall run on 15 March 2026, or such other period(s) as may be determined by Oversea-Chinese Banking Corporation Limited (“**OCBC Bank**”) at its absolute discretion (the “**Promotion Period**”).

Eligibility

2. You will qualify for the Promotion (“**Eligible Customer**”) if:
 - i. you complete a Financial Needs Analysis (FNA) at OCBC NEX branch, 23 Serangoon Central, #B2-28/29, Singapore 556083

Promotion Mechanics

3. Subject to these terms and conditions, Eligible Customers who completes a Financial Needs Analysis (FNA) at OCBC NEX branch on 15 March 2026 is eligible to redeem a S\$20 Voucher. Participation is limited to one per Eligible Customer and vouchers must be redeemed within the same day.
4. For the avoidance of doubt, in the event that any person entitled to the Voucher is subsequently found to be ineligible for the Promotion, OCBC Bank shall not be obligated or liable to provide the Voucher to another Eligible Customer.
5. The availability of the Voucher at OCBC NEX branch is while stocks last.
6. The Voucher is strictly not refundable and cannot be replaced if lost, damaged or expired.
7. The Voucher is strictly not exchangeable for cash.
8. OCBC Bank reserves the right to substitute or replace the Voucher with any item of similar value at its sole discretion without notice to any person.

General

1. The eligibility of any Eligible Customer to participate in this Promotion and/or receive any Voucher shall be determined at the absolute discretion of OCBC Bank.
2. 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.
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 cardholder and the dates of the Promotion.
4. OCBC Bank'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 Bank. 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.
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.
6. 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.
7. By participating in this Promotion, each Eligible 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"), and its business partners, for the purposes of this Promotion, managing and marketing this Promotion (including, but not limited to, publishing the Content Posts), and such other related purposes, in accordance with OCBC's Data Protection Policy (which can be accessed via the OCBC website > Personal Banking > Policies) ("Purposes"). Where the personal data of another individual is provided to OCBC Group, the discloser of such information confirms that consent has been obtained from such individual for the collection, use, and disclosure of their personal data to OCBC Group for the Purposes.
8. By participating in this Promotion, the Eligible Participant consents for OCBC Group to disclose any information relating to himself or herself (including any customer information as defined in the Banking Act 1970) to any marketing partner/vendor for the purposes of fulfilling this Promotion.