

Terms and Conditions Governing the OCBC Rewards Card 15X OCBC\$ Campaign (the “Promotion”)

The Promotion period shall run from 1 July 2026 to 31 March 2027 (both dates inclusive), or such other period(s) as may be determined by Oversea-Chinese Banking Corporation Limited (“OCBC Bank”) at its absolute discretion (the “Promotion Period”).

1. Eligibility

1.1. You will qualify for the Promotion as an Eligible Customer if you:

- are an existing OCBC Rewards Cardmember;
- your OCBC Rewards Card (“Card”) account is active and in good standing with OCBC Bank from the start of the Promotion Period until the point of fulfilment; and
- you have made Eligible Spend (as defined below) on your Card during the Promotion Period in accordance with the terms and conditions of the Promotion.

2. Definitions

2.1. “Eligible Spend”:

- refers to retail transactions made at any of the following merchants during the Promotion Period:

Watsons
Shopee [^]
Lazada [^]
TikTok Shop
Taobao

[^]Transactions made using Shopee Pay under MCC 5262 and MCC 6540 will not earn any OCBC\$.

[^]Transactions made under MCC 5411 on Shopee and Lazada for grocery purchases will not earn any OCBC\$.

- does not include payments or transactions relating to annual card fees, insurance premiums, Cash-On-Instalment IPP, extended payment plan, income tax payment, bill payments made via Internet Banking, bill payments made via AXS, interest, late payment charges, goods and services taxes, cash advances, balance transfers, bus/MRT transactions, Transit top-up and other bank fees and charges;
- does not include payments made to or transactions performed at merchants that fall into the exclusion categories/excluded organisations as set out by OCBC Bank for OCBC Rewards Card, available at OCBC website > Personal Banking > Cards > OCBC Rewards Card > Terms and conditions > OCBC Rewards Card (formerly known as OCBC Titanium Rewards Credit Card) Programme;
- will be determined by its posted date based on Singapore Time (UTC+08:00). For avoidance of doubt, the date on which the transaction is submitted or posted may differ from the actual date the transaction was made and OCBC Bank bears no liability for any late submission or transaction posting of any purchase by any merchant that might affect the Promotion.
- Refunded, reversed, cancelled, voided, disputed or chargeback transactions will not be treated as Eligible Spend. OCBC Bank reserves the right to debit, claw back, cancel or invalidate any Bonus OCBC\$ awarded in respect of such transactions.

3. Promotion Mechanics

- 3.1. An Eligible Cardmember who meets the conditions specified herein will receive an additional 5 OCBC\$ for every S\$1 spent on Eligible Spend, up to 5,000 OCBC\$ (“Bonus OCBC\$”) each calendar month, subject to these terms and conditions.
- 3.2. For principal cardmembers with supplementary Cards, Eligible Spend charged to the supplementary Card will be aggregated with Eligible Spend charged to the principal Card for the purpose of determining the principal cardmember’s entitlement under this Promotion. Any Bonus OCBC\$ awarded under this Promotion will be credited to the principal Card account only.
- 3.3. OCBC Bank reserves the right in its sole and absolute discretion to determine whether a transaction qualifies as an Eligible Spend under the Promotion. If OCBC Bank in its sole and absolute discretion decides that any transaction is not to be considered a valid transaction, the Bonus OCBC\$ will not be awarded.

4. Additional terms and conditions in relation to the Bonus OCBC\$

- 4.1. The Bonus OCBC\$ will be calculated based on each block of S\$5 charged to the Card per transaction, and Eligible Cardmember shall not be entitled to any partial or pro-rated award of any OCBC\$ for any amount charged that does not amount to a S\$5 block. Amounts charged in multiple transactions will not be combined to make up a S\$5 block.
- 4.2. The Bonus OCBC\$ will be credited into the Card account of the Eligible Cardmember by the end of the next calendar month, following the relevant transaction posting date.
- 4.3. The Bonus OCBC\$ is awarded on top of the Bonus OCBC\$ that you can enjoy under the OCBC Rewards Card Programme, available at OCBC website > Personal Banking > Cards > OCBC Rewards Card > Terms and conditions > OCBC Rewards Card (formerly known as OCBC Titanium Rewards Credit Card) Programme.
- 4.4. The Promotion shall not apply in conjunction with any other privileges or promotions.
- 4.5. OCBC Bank reserves the right and at any time at its absolute discretion and without giving any reason or notice to withdraw, clawback, cancel and/or invalidate any Bonus OCBC\$ awarded to any customer without liability. A customer will not be entitled to any payment or compensation whatsoever in respect of such withdrawal, clawback, cancellation or invalidation.

5. General

- 5.1. The eligibility of any Eligible Cardmember to participate in this Promotion and/or receive any Bonus OCBC\$ shall be determined at the absolute discretion of OCBC Bank.

- 5.2. 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.
- 5.3. 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.
- 5.4. OCBC Bank's decisions 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. 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.
- 5.5. By participating in this Promotion, the Eligible Cardmember 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).
- 5.6. These terms and conditions shall be governed by the 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.

Updated and accurate as of 1 July 2026.