

Terms and Conditions for the Redemption of OCBC Credit Card Welcome Gift ("Gift") Promotion

Redemption of the Gift is subject to these Terms and Conditions and any other terms as may be prescribed by OCBC from time to time:

1. The redemption code is valid for **30 days from the date of issuance**.
2. The Gift must be redeemed at the appointed redemption centre within the stipulated redemption period. No extension of the redemption period will be granted.
3. Any unclaimed Gift after the expiry of the redemption period shall be forfeited, and no payment, compensation or replacement will be provided.
4. If you are unable to collect the Gift personally, you may appoint an authorised representative to collect it on your behalf. The authorised representative must present the redemption code, a signed authorisation letter, and a copy of your valid identification document at the point of collection.
5. OCBC reserves the right, at its sole and absolute discretion, to replace, exchange, vary or substitute the Gift with an item of similar value without prior notice and without liability to any person.
6. The Gift is not exchangeable for cash, credit, other items, models, designs, sizes and/or colours, and is non-transferable, non-refundable and non-negotiable.
7. Please inspect the Gift upon collection. Any defects, damages, shortages or discrepancies must be brought to the attention of the redemption centre immediately. No replacements or exchanges will be entertained after you have left the redemption centre.
8. OCBC makes no representation or warranty as to the quality, merchantability, fitness for purpose or performance of the Gift and any related goods or services. OCBC shall not be responsible or liable for any loss, damage, expense, cost, injury or inconvenience arising from or in connection with the Promotion and/or the redemption or use of the Gift.
9. Personal data provided by you may be disclosed to OCBC's appointed redemption vendor solely for the purpose of facilitating and administering the Gift redemption process.
10. OCBC reserves the right, at its sole and absolute discretion, to amend, suspend, terminate, withdraw or vary the Promotion and/or these Terms and Conditions at any time without prior notice or liability.

Version date: 4 August 2026