OCBC Bank

65 Chulia Street OCBC Centre

Terms and Conditions governing the OCBC Supplementary Retirement Scheme (SRS) Campaign November 2026

The OCBC Supplementary Retirement Scheme (SRS) Campaign November 2026 (the "**Promotion**") commences on 1 November 2026 and ends on 30 November 2026 (or any such date(s) as may be determined and notified by Oversea-Chinese Banking Corporation Limited ("OCBC") in its sole discretion ("**Promotion Period**").

Terms and Conditions governing the OCBC Supplementary Retirement Scheme (SRS) Campaign November 2026 are to be read in conjunction with the Terms and Conditions governing Supplementary Retirement Scheme (SRS) Account.

1. Eligibility

1.1. The Promotion is open to the first 800 customers who (each an **"Eligible Customer"**):

a) Hold an "**Eligible Account**" (as defined in clause 1.2); and

b) Do not have an existing OCBC Supplementary Retirement Scheme Account ("**OCBC SRS Account**") prior to the promotion period; and

c) Must successfully open a new OCBC SRS Account ("**new OCBC SRS Account**") during Promotion Period. Customers who transfer their existing SRS Account from another bank to OCBC will be excluded from this Promotion.

1.2. An "**Eligible Account**" refers to an individual (personal) OCBC FRANK Account, 360 Account, Statement Savings Account, or Passbook Savings Account.

2. Promotion Mechanics

2.1. An Eligible Customer will be entitled to receive a cash reward (**"Cash Reward")** corresponding to the successful deposit amount transferred from Eligible Account via OCBC app into their new OCBC SRS Account (**"Eligible Contribution"**) within the Promotion Period, as outline in the table below:

Eligible Contribution	Cash Reward
S$1,000 to S$4,999	S$10
S$5,000 to S$9,999	S$25
S$10,000 and above	S$50

2.2. The maximum value of the Cash Reward is capped at S$50 and each Eligible Customer shall only be entitled to receive the Cash Reward once.

2.3. For the avoidance of doubt, if any person entitled to the Cash Reward is subsequently found to be ineligible for the Promotion, OCBC Bank shall not be obligated or liable to provide the Cash Reward to another Eligible Customer.

2.4. Subject to the fulfilment of all conditions specified in these terms and conditions to the absolute satisfaction of OCBC, the cash reward will be credited by 31 January 2027 into the Eligible Customer's Eligible Account (360 Account, Statement Savings, Passbook Savings, or OCBC FRANK Account) that was debited for your last eligible contribution. The Eligible Account must be active and in good standing until the point of crediting of the Cash Reward.

2.5. The credited Cash Reward will be reflected in the Eligible Customer's Eligible Account with the description "SRS PROMO".

2.6. If an Eligible Customer withdraws any part of the Eligible Contribution from their OCBC SRS Account before 15 November 2026, they shall be deemed to have forfeited their eligibility for the Cash Reward.

2.7. OCBC reserves the right and may at any time at its absolute discretion and without giving any reason or notice to withdraw, clawback, cancel and/or invalidate any Cash Reward 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.

2.8. The eligibility of any Eligible Customer to participate in this Promotion and/or receive any Cash Reward shall be determined at the absolute discretion of OCBC Bank.

3. General

3.1. This Promotion shall not apply in conjunction with any other privileges or promotions unless otherwise stated.

3.2. 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.

3.3. OCBC 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 on all matters relating to this Promotion shall be final and binding on all participants. No correspondence or appeal shall be entertained by OCBC.

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 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. OCBC's decision on all matters relating to the Promotion, is final, conclusive and binding on all customers. No appeal or correspondence will be entertained or accepted by OCBC. OCBC shall not be obliged to give any reason or enter into any correspondence with any person on any matter concerning the Promotion.

3.7. If OCBC subsequently discovers that a customer is in fact not eligible to participate in the Promotion or any of the applicable conditions are not fulfilled, OCBC may at its discretion forfeit the Cash Reward (or reclaim it, if already awarded), by debiting any account of the customer. No person shall be entitled to any payment or compensation from OCBC should any reward be forfeited or reclaimed.

3.8. 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.

3.9. By participating in this Promotion, the customer hereby agrees and consents to the collection, use and disclosure of their personal data by OCBC 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).