

Terms and Conditions Governing the OCBC 365 Credit Card Disney and Star Wars Light-up Promotion (“Promotion”)

Promotion Period

1. The promotion period shall run from 4 May 2026 to 30 June 2026 (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”).

Eligibility

2. Participation in the Promotion is limited to the first 10,000 valid registrants for each card design who meet all Promotion requirements.
3. You will qualify for the Promotion (“Eligible Cardmember”) if:
 - a. you are the principal cardholder of an OCBC 365 Credit Card (“Eligible Card”);
 - b. using your mobile number registered with the bank, you have registered for the Promotion via SMS during the Promotion Period according to the format below and received an SMS from OCBC Bank confirming valid registration:

SMS to 72377 in this format: 365LU<space> last 4-digit of your OCBC 365 Credit Card number

Example: 365LU 1234

- c. your Eligible Card account is active and in good standing with OCBC Bank from the start of the Promotion Period until the point of fulfilment and
- d. you are among the first 10,000 Eligible Cardmembers for each card design to have met the Qualifying Spend (as defined below) of S\$1,000 within the Qualifying Period (as defined below) of registering your Eligible Card.

Definitions

4. “Qualifying Spend”:
 - a. refers to any retail transactions (including face-to-face or online purchase) made on the Eligible Card;
 - b. 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;
 - c. does not include payments or transactions performed at merchants that fall into the exclusion categories/excluded organisations as set out by OCBC Bank on the OCBC website under **Personal Banking > Cards > OCBC 365 Credit Card**.
 - d. will be determined by its **posted** date based on Singapore Timing (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.
5. “Qualifying Period” is:
 - a. **For new OCBC 365 Cardmembers that have registered for this campaign:** spend will be taken 30 days from the card approval date.

For example: if your card was approved on 1 June 2026, your spend period will be from 1 till 30 June 2026.

- b. **For existing OCBC 365 Cardmembers:** spend will be taken 30 days from the first valid registration date.

For example: if your registration was successfully done on 1 June 2026, your spend period will be from 1 till 30 June 2026.

Promotion Mechanics

6. Eligible Cardmembers who meet the Qualifying Spend within Qualifying Period will receive OCBC 365 Credit Card bearing a Disney or Star Wars design (“Gift”) of their choice.

For avoidance of doubt, if more than one registration is received, the Gift will be based on the first valid registration.

7. Eligible Cardmember will be notified via an email to select the card design of choice within **three (3) months after** the Qualifying Period. The Gift will then be sent to Eligible Cardmember’s mailing address registered with the bank within 5 working days after selection.
8. Card design availability is limited, with up to 10,000 cards issued per design. Selection will be based on availability at the point of selection.
9. Eligible Cardmember will need to make the design selection within 30 days from receiving the email.
10. Eligible cardmembers are to ensure that they have a **valid email and mailing address** registered with the bank to receive the Gift.
11. With regards to the Gift:
- There is no change to the OCBC 365 Credit Card benefits.
 - Only principal cardholders’ card will be reissued with Disney or Star Wars design.
 - The new card will have the same 16-digit card number and PIN as the existing card, but a different expiry date and CVV number
 - Digital wallet will not show the new card design.
 - Upon any subsequent card replacement request, the card design will revert to the standard design.
12. Each Eligible Cardmember is entitled to receive a maximum of one (1) Gift under the Promotion.
13. For principal cardmembers with supplementary Cards, Qualifying Spend charged to the supplementary Card will be aggregated under the principal card’s Qualifying Spend.
14. OCBC Bank reserves the right in its sole and absolute discretion to determine whether a transaction qualifies as a Qualifying Spend under the Promotion. If OCBC Bank decides that any transaction is not valid, the Gift will not be awarded.
15. For the avoidance of doubt, if any person entitled to the Gift is subsequently found to be ineligible for the Promotion, OCBC Bank shall not be obligated or liable to provide the gift to another Eligible Cardmember.
16. The Promotion shall not apply in conjunction with any other privileges or promotions.
17. Any refunded transactions will not be taken into account in the computation of Qualifying Spend

18. OCBC Bank reserves the right and at any time at its absolute discretion and without giving any reason or notice to withdraw, cancel and/or invalidate any Gift awarded to any customer without liability. A customer will not be entitled to any payment or compensation whatsoever in respect of such withdrawal, cancellation or invalidation.

General

19. The eligibility of any Eligible Cardmember to participate in this Promotion and/or receive any Gift shall be determined at the absolute discretion of OCBC Bank.
20. 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.
21. 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.
22. 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.
23. 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.
24. 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).
25. 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.
26. The Walt Disney (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 of the Gifts, and exclude responsibility and all liabilities arising from the Promotion and/or the Gifts.

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