

Terms & Conditions Governing the OCBC app Scan & Pay New User Welcome Offer (the “Promotion”)

1. Promotion Period

- 1.1. The promotion period shall run from 15 August 2026 to 15 January 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”).

2. Eligibility

- 2.1. You will qualify for the Promotion (“Eligible Customer”) if:
- 2.1.1. you have an OCBC deposit account and your OCBC deposit account is active and in good standing with OCBC Bank from the start of the Promotion Period until the point of fulfilment
 - 2.1.2. you are new to Scan & Pay customer; and
 - 2.1.3. Have made at least one overseas Eligible Transactions during the Promotion Period, where: “Eligible Transactions” refers to successful peer-to-merchant QR payments made overseas using Alipay+ QR (Worldwide), DuitNow QR (Malaysia), PromptPay QR (Thailand), QRIS QR (Indonesia), UnionPay QR (Worldwide) and/or Weixin Pay QR (Mainland China) codes in-store via OCBC app.

3. Promotion Mechanics

- 3.1. Eligible New Customers who meet the conditions specified herein will enjoy 10% off (Capped at SGD 5.00) on their first overseas Eligible Transaction (“Cashback”), subject to these terms and conditions.

Illustration of Cashback Calculation (for reference only)

Example	Scenario	Cashback Awarded
1	1 st Overseas Eligible Transaction of SGD 30.00 and within the first 2,000 Eligible Customers	SGD 3.00
2	1 st Overseas Eligible Transaction of SGD 50.00 and within the first 2,000 Eligible Customers	SGD 5.00
3	1 st Overseas Eligible Transaction of SGD 80.00 and within the first 2,000 Eligible Customers	SGD 5.00
4	1 st Overseas Eligible Transaction of SGD 50.00 but not within the first 2,000 Eligible Customers	No Cashback Awarded

- 3.2. The Cashback is limited to the number of Eligible New Customers listed in the table below who meet the conditions set out in these Terms and Conditions during the Promotion Period, on a first-come, first-served basis.

For the avoidance of doubt, in the event that any person entitled to the Cashback is subsequently found to be ineligible for the Promotion, OCBC Bank shall not be obligated or liable to provide the Cashback to another Eligible Customer.

Promotion Period	Number of Eligible New Customers
15 Aug – 14 Sep 2026 (both dates inclusive)	2,000
15 Sep – 14 Oct 2026 (both dates inclusive)	2,000
15 Oct – 14 Nov 2026 (both dates inclusive)	2,000
15 Nov – 14 Dec 2026 (both dates inclusive)	2,000
15 Dec – 15 Jan 2027 (both dates inclusive)	2,000

- 3.3. Subject to the fulfilment of all conditions set out in these Terms and Conditions, and to OCBC Bank's absolute satisfaction, the Cashback will be credited to the Eligible New Customer's deposit account no later than four (4) calendar months after the end of the Promotion Period.
- 3.4. The Promotion shall not apply in conjunction with any other privileges or promotions.
- 3.5. Refunded transactions will be deducted from the relevant monthly billed amount for the computation and award of the Cashback.

- 3.6. 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 cashback 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.
- 3.7. If any Eligible Customer is subsequently discovered to be ineligible to participate in the Promotion or to receive the Cashback, OCBC Bank reserves the right to (i) withdraw the Cashback at any time; or (ii) claw-back the Cashback or request the relevant customer to repay to or compensate OCBC Bank the value of the Cashback at any time, and OCBC Bank shall have the right to debit the value of the Cashback or such other amount as it deems fit from the account(s) of the customer. No person shall be entitled to any payment or compensation from OCBC Bank should any Cashback be withdrawn, if any Cashback is reclaimed by OCBC Bank, or if a customer is asked to repay to or compensate OCBC Bank the value of the Cashback for whatsoever reasons.

4. General

- 4.1. The eligibility of any Eligible Customer to participate in this Promotion and/or receive any Cashback shall be determined at the absolute discretion of OCBC Bank.
- 4.2. 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.
- 4.3. 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.
- 4.4. 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.
- 4.5. 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.
- 4.6. By participating in this Promotion, the 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 managing, marketing, 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).
- 4.7. 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.

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