

Terms and Conditions governing the OCBC Credit Card Welcome Gift Promotion (the “Promotion”)

The Promotion commences on 1 July 2026 and ends on 31 August 2026 (or any such date(s) as may be determined by Oversea-Chinese Banking Corporation Limited (“OCBC”) at its sole discretion (“**Promotion Period**”).

1. Eligibility

- 1.1. The Promotion is open to “**Eligible Customer(s)**” (as defined under clause 1.2) who apply for an Eligible Card (as defined under clause 2.3) with OCBC Bank during the Promotion Period.
- 1.2. “**Eligible Customer(s)**” are defined as customers who:
 - are a “New OCBC Cardmember” as defined under clause 2.1; and
 - apply via OCBC-domain websites, OCBC app, or OCBC branches (including Secured Credit Card); and
 - meet the requirements stated under clause 3; and
 - have an Eligible Card that remains active and in good standing with OCBC Bank from the application approval date until the point of fulfilment.
- 1.3. For the avoidance of doubt, existing supplementary OCBC Credit Card cardholders who do not hold any OCBC Credit Card as a principal cardholder are eligible to participate in the Promotion.
- 1.4. For principal cardmembers with supplementary cards, the Gift will be awarded for the aggregated spend on both the principal card and supplementary card.

2. Definitions

- 2.1. “**New OCBC Cardmember**”:
 - is at least 21 years old; and
 - has applied for an Eligible Card as defined under clause 2.3 during the Promotion Period and has been approved within 30 days from the card application date; and
 - does not currently hold an existing OCBC Credit Card; and
 - has not held an OCBC Credit Card within the last twelve (12) months prior to the commencement of the Promotion. Applicants who had cancelled existing OCBC Credit Card facilities within the last twelve (12) months prior to the commencement of the Promotion and applied for such facilities under the Promotion are not eligible to participate in the Promotion.
- 2.2. “**OCBC-domain websites**” refers to:
 - websites with URLs beginning with <https://www.ocbc.com/>, and the OCBC Online Banking page.
 - For the avoidance of doubt, applications submitted via third-party websites will not be eligible for this Promotion, i.e., including but not limited to “SingSaver” and “MoneySmart”.
- 2.3. “**Eligible Card**”:
 - OCBC INFINITY Cashback Card
 - OCBC 90°N Visa Card
 - OCBC 90°N Mastercard
 - OCBC 365 Credit Card
 - OCBC Rewards Card
 - OCBC NXT Credit Card
- 2.4. “**Qualifying Spend**”:
 - refers to any retail transactions (including face-to-face or online purchases);
 - does not include:
 - a) 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, EZ-Link and Transit Link top up transactions, Digital Wallet top-ups (including but not limited to GrabPay, YouTrip, Shopee Pay and Singtel Dash) and other bank fees and charges; and
- b) payments made to or transactions performed at merchants that fall into the exclusion categories/ excluded organizations as set out by OCBC Bank for the following products:
- **OCBC INFINITY Cashback Card**
<https://www.ocbc.com/iwov-resources/sg/ocbc/personal/pdf/cards/tncs-governing-ocbc-infinity-cashback-card-programme.pdf>
 - **OCBC 90°N (Visa/Mastercard)**
<https://www.ocbc.com/iwov-resources/sg/ocbc/personal/pdf/cards/tncs-governing-ocbc-90n-card-programme.pdf>
 - **OCBC 365 Credit Card**
<https://www.ocbc.com/iwov-resources/sg/ocbc/personal/pdf/cards/tncs-governing-365-cc-cashback-programme.pdf>
 - **OCBC Rewards Card**
<https://www.ocbc.com/iwov-resources/sg/ocbc/personal/pdf/cards/tnc-ocbc-rewards-card-and-titanium-rewards-creditcard-programme-wef-1nov23.pdf>
 - **OCBC NXT Credit Card**
<https://www.ocbc.com/iwov-resources/sg/ocbc/personal/pdf/cards/tncs-nxtcard.pdf>
- will be determined by its transaction date based on Singapore Time (UTC+08:00). For the 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.

3. Promotion Mechanics

- 3.1. Eligible Customers will be awarded the following Welcome Gift and Bonus Gift (“Gift(s)”) based on the table below when they make the minimum spend within 30 days from the card approval date, with the card approval date counted as Day 1. (“Spend Period”)

Minimum Spend	Welcome Gift	Bonus Gift	Eligible Card
S\$300	Delsey Air Armour Medium Expandable 68cm Luggage	Not applicable	All cards under clause 2.3
S\$600		S\$180 cashback	<ul style="list-style-type: none"> • OCBC INFINITY Cashback Card • OCBC 365 Credit Card • OCBC NXT Credit Card
		26,000 90°N miles	<ul style="list-style-type: none"> • OCBC 90°N Visa Card • OCBC 90°N Mastercard
		65,000 OCBC\$	<ul style="list-style-type: none"> • OCBC Rewards Card

For the avoidance of doubt, an Eligible Customer that spends a minimum of S\$300 and less than S\$600 during the Spend Period will receive the Welcome Gift. An Eligible Customer that spends a minimum of S\$600 will receive both the Welcome Gift and Bonus Gift based on the Eligible Card. Qualifying Spend on one (1) Eligible Card only will be eligible for the Promotion.

- 3.2. The Eligible Card to receive the Bonus Gift will be determined based on the earliest card approval date. If there is more than one Eligible Card with the same approval date, the Eligible Card will be

determined based on the card with the highest Qualifying Spend within 30 days of the approval date.

- 3.3. Each Eligible Customer is entitled to receive a maximum of one Welcome Gift and one Bonus Gift if they meet the corresponding requirements as stated under clause 3.1.
- 3.4. The eligibility of any customer to participate in this Promotion and/or receive Gifts shall be determined at the absolute discretion of OCBC Bank.
- 3.5. Eligible Customers must not cancel their OCBC Credit Card within 12 months from the card approval date. If an Eligible Customer does so, OCBC reserves the right to claw back the cost of any fulfilled Gift(s).

4. Additional terms and conditions in relation to the Gifts

- 4.1. If you are eligible to receive the Gifts under clause 3, you will be notified through an email and/or SMS (“Redemption Notice”) sent to your email address or mobile number on record with the Bank no later than 4 calendar months after the Promotion Period. The Redemption Notice will set out details on the redemption of your Gifts. Gifts which are not redeemed by the end of the Redemption Period will be deemed forfeited.
- 4.2. Redemption of the Welcome Gift pursuant to the Redemption Notice is subject to the terms and conditions of Short-Q Pte. Ltd. (which operates the Short-Q Redemption Centre) or any other appointed third-party service provider. OCBC Bank shall not be responsible or liable for any products or services provided by Short-Q Pte. Ltd. or such appointed third-party service provider.
- 4.3. The actual Welcome Gift may vary slightly from the image and dimensions illustrated.
- 4.4. If the Welcome Gift is available in multiple colours or other cosmetic variations, Eligible Customers will not be able to select a colour or cosmetic variation and will receive one at random. No requests for replacement shall be entertained.
- 4.5. The Welcome Gift is strictly not refundable and cannot be replaced if lost, damaged, expired or forfeited. The Gifts, whether wholly or in part, are non-refundable, non-transferable, non-exchangeable and not redeemable for cash. The sale, transfer, resale, donation or exchange of the Gifts is strictly prohibited. OCBC Bank reserves the right to substitute or replace any Gifts or part thereof with an item of similar value at its sole discretion without notice to any person.

5. General

- 5.1. This Promotion shall not apply in conjunction with any other privileges or promotions unless otherwise stated.
- 5.2. 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.

- 5.3. 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. 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 Bank.
- 5.4. OCBC Bank 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 Gifts 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.
- 5.5. 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.
- 5.6. 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 determining eligibility or fulfilment, any breakdown or malfunction in any computer system or equipment, or any notice which is misdirected or lost in the post or in transmission.
- 5.7. OCBC Bank'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 Bank. OCBC Bank shall not be obliged to give any reason or enter any correspondence with any person on any matter concerning the Promotion.
- 5.8. If any customer is subsequently discovered to be not entitled or ineligible to participate in the Promotion or to receive the Gift(s), OCBC Bank reserves the right to (i) forfeit or withdraw the Gift(s) at any time or (ii) (where the Gift(s) has been redeemed) reclaim the Gift(s) or request the relevant customer to repay to or compensate OCBC Bank the value of the Gift(s) at any time, and OCBC Bank shall have the right to debit the value of the Gift(s) plus any goods and services tax 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 Gift(s) be forfeited or withdrawn or if any Gift(s) is reclaimed by OCBC Bank or a customer is asked to repay to or compensate OCBC Bank the value of the Gift(s) for whatsoever reasons.
- 5.9. 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.
- 5.10. By participating in this Promotion, the customer hereby agrees and consents to the collection, use and disclosure of their personal data by OCBC Bank and its related corporations "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).