

## Terms & Conditions Governing the OCBC Deposit Account Salary Credit and Disney Debit Card Spend Promotion

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”).

These Terms and Conditions governing the OCBC Deposit Account Salary Credit and Disney Debit Card Spend Promotion are to be read in conjunction with the Terms and Conditions governing the 360 Account found on the OCBC website under **Personal Banking > Account > 360 Account**, as well as the Terms and Conditions Governing Card Services found on the OCBC website under **Personal Banking > Cards > OCBC Debit Card**.

### 1. Eligibility

- 1.1 The Promotion is open to Eligible Customers (as defined in clause 3.3) who open a new 360 Account or Statement Savings Account (“**New Account**”) with OCBC Bank during the Promotion Period, and meet the requirements stated in clause 2.1 (each, an “**Eligible New OCBC Customer**”) or an existing cardholder of an OCBC Debit Card (“**Eligible Card**”) stated in clause 2.1 (each, an “**Eligible Existing OCBC Customer**”). The Account must be active and in good standing with OCBC Bank until the point of fulfilment.
- 1.2 Eligible New OCBC Customers may open the New Account through OCBC Bank’s mobile banking application to be eligible for this Promotion.
- 1.3 Customers who close their existing 360 Accounts or Statement Savings Accounts (opened before the Promotion Period) and re-open a new 360 Account or Statement Savings Account are not eligible for this Promotion.

### 2. Promotion Mechanics

- 2.1 An Eligible Customer shall be eligible to select and receive one limited-edition Disney debit card upon satisfaction of the criteria set out in clauses 1 and 2.

Promotion mechanics	Limited-Edition Disney Debit card
<p><b><u>Eligible New OCBC Customer</u></b> Eligible for limited-edition Disney debit card upon opening a New Account and crediting salary of at least S\$1,800 per month via:</p> <ul style="list-style-type: none"> <li>• GIRO / PayNow via GIRO with the transaction description “GIRO-SALARY”</li> <li>• FAST / PayNow via FAST with transaction code “SAL” or transaction description “SALARY / SALA / SAL”</li> </ul> <p>into the New Account within <u>two calendar months</u> after account opening.</p> <p>Note: Only genuine employment salary credit from employer to your 360 Account or Statement Savings Account will be eligible. We reserve the right to request for any documentation or</p>	<p>Choice of either a limited-edition Disney debit card design of:</p> <p>(i) Disney; or (ii) Star Wars</p> <p>Capped at first 10,000 Eligible Customers per card design</p>

information to verify that the amount credited is your salary. Transactions which originate from and / or are credited by an individual or natural person will not be eligible.

Employees of OCBC Bank are not eligible for this promotion.

**Eligible Existing OCBC Customer**

You will qualify for the Promotion (“**Eligible Cardmember**”) if:

- you are the cardholder of an OCBC Debit Card (“**Eligible Card**”);
- you have registered for the Promotion via SMS using your OCBC registered mobile number during the Promotion Period according to the format below and received an SMS from OCBC Bank confirming successful registration:

DCLU<space>SWVA or WTP<space>last 4-digits of your OCBC Debit Card number to 72377

Example 1: DCLU SWVA 1234

Example 2: DCLU WTP 7890



**SWVA**



**WTP**

- you have met the Qualifying Spend (as defined in Section 3.4) of S\$1,000 within the Qualifying Period (as defined in Section 3.5) of registering your Eligible Card for the Promotion.

For avoidance of doubt, Qualifying Spend will be tracked from the day of the first valid registration.

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

**3. Definitions**

3.1 “**Eligible New OCBC Customer**” refers to any person who (i) currently does not hold any OCBC 360 account or Statement Savings Account and (ii) has not at any time prior to the commencement of the Promotion held any OCBC 360 account or Statement Savings Account.

3.2 “**Eligible Existing OCBC Customer**” refers to any person who holds an OCBC 360 Account or Statement Savings Account that was opened prior to the Promotion Period, and is the cardholder of an OCBC Debit Card (“**Eligible Card**”) and the Eligible Card account is active and in good standing with OCBC Bank from the start of the Promotion Period until the point of fulfilment.

3.3 “Eligible Customer” refers to both **Eligible New OCBC Customers** and **Eligible Existing OCBC Customers**.

3.4 “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, 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 in OCBC website under **Personal Banking > Cards > OCBC Debit 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;

3.5 “Qualifying Period”:

- a. Qualifying Spend will be calculated based on 30 days from the day of the first valid registration.

#### 4. Promotion Mechanics

4.1 Eligible Customers or Eligible Cardmembers (as applicable) who satisfy the relevant promotion requirements shall be entitled to receive OCBC Debit Card bearing a Disney or Star Wars design (“Gift”) of their choice, if you are among the **first 10,000 Eligible Customers for each card design**.

4.2 Each Eligible Customer or Eligible Cardmember is entitled to receive a **maximum of one (1) limited-edition Disney debit card** under the Promotion.

4.3 In the case of joint accounts, the Gift will only be issued to the individual joint account holder who qualifies as an Eligible Customer. Spend cannot be combined across joint account holders’ debit cards, and the other joint account holder will not receive the Gift unless they independently fulfil the promotion criteria.

##### Illustration 1

Eligible Customer	Qualifying Spend Amount	Gift
Joint Account Holder 1	S\$1,000	One limited-edition Disney debit card
Joint Account Holder 2	S\$500	Not Applicable

##### Illustration 2

Eligible Customer	Qualifying Spend Amount	Gift
Joint Account Holder 1	S\$500	Not Applicable
Joint Account Holder 2	S\$500	Not Applicable

### A. Eligible New OCBC Customer

An Eligible Customer will receive the selected limited-edition Disney debit card to their registered mailing address on record with the bank within **five (5) business days** from account opening.

Customers who did not fulfill the requirement of crediting their eligible salary of at least **S\$1,800** a month to their New 360 Account **within two (2) calendar months** of account opening, will be charged a **S\$20 card fee** if the limited-edition Disney debit card is selected.

If your limited-edition Disney debit card is replaced or due for renewal, the design will revert to the prevailing generic OCBC Debit Card design.

### B. Eligible Existing OCBC Customer

The Gift will be sent to the Eligible Cardmember's mailing address registered with the bank **within three (3) months** from the end of Qualifying Period.

Only the Eligible Cardmember's debit card will be reissued with the selected Disney design.

The newly issued card will retain the same 16-digit number and PIN as your current card but will have a different expiry date and CVV. However, if a replacement card or new card is issued within the same month, the new card will have a new 16-digit card number.

After activating the new card, please update the card details in any digital wallets, online platforms, or recurring payment arrangements. Digital wallet will not show the new card design.

If your limited-edition Disney debit card is replaced or due for renewal, the design will revert to the prevailing generic OCBC Debit Card design.

## 5. Spend and Account Conditions

- 5.1 For joint accounts, any spend made using the secondary joint accountholder's debit card will not be counted toward the Qualifying Spend.
- 5.2 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 in its sole and absolute discretion decides that any transaction is not to be considered a valid transaction, the Gift will not be awarded.
- 5.3 For the avoidance of doubt, in the event that 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.
- 5.4 Eligible Cardmember's spend on any refunded transactions will not be taken into account in the computation of Qualifying Spend for the purpose of determining such Eligible Cardmember's entitlement to the Gift.
- 5.5 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.

## **6. General**

- 6.1 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.
- 6.2 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.
- 6.3 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.
- 6.4 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.
- 6.5 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.
- 6.6 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 (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).
- 6.7 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.
- 6.8 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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