

## Terms & Conditions Governing the OCBC MyOwn Debit Card Spend & Get Promotion Jan 2026 (the “Promotion”)

V12012026

The OCBC MyOwn Debit Card Spend & Get Promotion (the “Promotion”) commences from 12 January 2026 and ends on 31 January 2026 [or any such date(s) as may be determined and notified by OCBC Bank in its sole discretion] (“Promotion Period”).

Terms and Conditions Governing the OCBC MyOwn Debit Card Spend & Get Promotion are to be read in conjunction with the Terms and Conditions governing OCBC Debit Cards found on OCBC website > Personal Banking > Cards.

### 1. Eligibility

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

- 1.1 you meet the Qualifying Spends on your OCBC MyOwn Debit Card in accordance with the terms and conditions of the Promotion, subject to the redemption cap for the IJOOZ voucher codes and FUJIFILM instax™ mini 12 Instant Cameras (the “Gifts”) (*as defined in Clauses 2 and 3*); and
- 1.2 your OCBC MyOwn Debit Card account is active and in good standing with OCBC Bank from the start of the Promotion Period until the point of fulfilment.

### 2. Definitions

#### 2.1 “Qualifying Spend”:

- (a) refers to transactions incurred in any establishments classified under the following Merchant Category Codes (MCC) in Singapore dollars. These transactions can be made both online and in physical stores.

Transaction categories are automatically categorised according to the MCC. MCCs are assigned by payment card organisations (e.g. Visa, MasterCard, American Express), which OCBC Bank has no discretion over. A merchant’s registered MCC may not always correspond with its nature of business.

MCC	Description
5942	<b>Bookstores</b> e.g. POPULAR Bookstore, Books Kinokuniya, Smiggle
4121	<b>Transport – Private Hire Cars</b> e.g. Grab, Gojek, ComfortDelGro
5262, 5311, 5399, 5621, 5691	<b>Online Shopping</b> e.g. Shopee, TikTok Shop, SHEIN
5611, 5631, 5641, 5651, 5655, 5941	<b>Clothing Stores</b> e.g. Uniqlo, Decathlon, Nike
7832, 7994, 7996	<b>Recreation – Movie Theatres and Arcades</b> e.g. Golden Village, Shaw Theatres, Timezone

- (b) will be determined by its transaction 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.

**2.2 “Promotion Period”:**

the promotion shall run from 12 January 2026 to 31 January 2026 (both dates inclusive), comprising of the “**Qualifying Month**” and 3 “**Qualifying Weeks**”:

- I. January 2026 (“**Qualifying Month**”)
  - i. Week 1: 12 to 17 January 2026
  - ii. Week 2: 18 to 24 January 2026
  - iii. Week 3: 25 to 31 January 2026

or such other period(s) as may be determined by Oversea-Chinese Banking Corporation Limited (“OCBC Bank”) at its absolute discretion (the “Promotion Period”).

**3. Promotion Mechanics**

3.1 Eligible Cardmembers who meet the Qualifying Spend during the Promotion Period will be entitled to the corresponding **Gifts** (defined below), subject to the redemption cap.

Qualifying Month/Weeks	Mechanics	Gift
Weeks 1 to 3	Be the first 1,000 customers to make at least 3 transactions of minimum S\$10 each on Qualifying Spends for the respective <b>Qualifying Weeks</b> (as defined in Clause 2.2).	<b>One IJOOZ voucher code</b> <i>Capped at 1,000 per Qualifying Week.</i>
12 January 2026 to 31 January 2026	Be the first 50 customers to spend a minimum of S\$100 on Qualifying Spends for the respective <b>Qualifying Month</b> (as defined in Clause 2.2).	<b>One FUJIFILM instax™ mini 12 Instant Camera</b> <i>Capped at 50 per Qualifying Month.</i>

3.2 Each Cardmember may only receive one IJOOZ voucher code per **Qualifying Week**, and one FUJIFILM instax™ mini 12 Instant Camera for the **Qualifying Month**.

Qualifying Weeks	Qualifying Spend Amount(s)	Gift per Qualifying Week	Gift per Qualifying Month
Week 1	Spend 1: S\$10.00	One IJOOZ voucher code	One FUJIFILM instax™ mini 12 Instant Camera
	Spend 2: S\$10.00		
	Spend 3: S\$12.00		
	Spend 4: S\$10.00		
	Spend 5: S\$10.00		
	Spend 6: S\$12.00		
Week 2	Spend 1: S\$8.50	Not Applicable	
	Spend 2: S\$10.00		
	Spend 3: S\$12.00		
Week 3	Spend 1: S\$30.00	Not Applicable	

- 3.3 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.
- 3.4 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.
- 3.5 OCBC Bank reserves the right to claw-back and deduct from any of the Eligible Cardmember's accounts with OCBC Bank the equivalent value of the Gift if the Eligible Cardmember closes his/her Card account during, or within six (6) months from the end of, the Promotion Period. If any Eligible Cardmember is subsequently discovered to be ineligible to participate in the Promotion or to receive the Gift, OCBC Bank reserves the right to (i) forfeit or withdraw the Gift at any time; or (ii) (where the Gift has been redeemed) claw-back the Gift or request the relevant customer to repay to or compensate OCBC Bank the value of the Gift at any time, and OCBC Bank shall have the right to debit the value of the Gift 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 be forfeited or withdrawn, if any Gift is reclaimed by OCBC Bank, or if a customer is asked to repay to or compensate OCBC Bank the value of the Gift for whatsoever reasons.

#### 4. Gift

- 4.1 Eligible Cardmembers who qualify to receive the Gift will be notified of the redemption instructions by 28 February 2026 through email sent to the Eligible Cardmember's registered email address with OCBC Bank.
- 4.2 OCBC will only be able to determine whether a participant is eligible to receive the Gift after the promotion has ended and will not be able to provide the status of a participant's eligibility to receive the Gift prior to the campaign end date.
- 4.3 Redemption of the Gift is subject to merchant's terms and conditions.
- 4.4 The Gifts are available for redemption to Eligible Cardmembers meeting the Minimum Qualifying Spend on a first-come-first-served basis (*as defined in Clause 3.1*) and while stocks last only. The Gifts are strictly not transferrable or exchangeable for cash, credit or other gifts or otherwise in full or in part. No payment or compensation whether in cash, credit or in kind shall be made for any uncollected, lost, misplaced, defaced, stolen or damaged Gift. The Gifts cannot be replaced if lost, misplaced, defaced, stolen or damaged.
- 4.5 OCBC Bank reserves the right to substitute or replace the Gift with any 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 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.
- 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.
- 5.4 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.

- 5.5 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 Bank 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.
- 5.6 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.
- 5.7 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.
- 5.8 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.
- 5.9 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.
- 5.10 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"), 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).