

Terms and Conditions Governing the OCBC PartnerCare x Lyte Campaign (the “Promotion”)

Promotion Period

1. The promotion period shall run from 27 March 2026 to 30 June 2026 (both dates inclusive) (“**Promotion Period**”), or such other period(s) as may be determined by Oversea-Chinese Banking Corporation Limited (“**OCBC**”).

Eligibility

2. You will be eligible to participate in the Promotion if you are a property agent registered with both the Council for Estate Agencies (CEA) and OCBC (each an “**Eligible Participant**”).

Promotion Mechanics

3. Each **Eligible Participant** can participate in the **Promotion** when the **Eligible Participant** refers a **Successfully Referred Loan** (defined in Section 6) to OCBC.
4. Each **Eligible Participant** who successfully referred at least S\$1,000,000 in the total **Successfully Referred Loans** within the Promotion Period (“**Promotion Winner**”) will be awarded the **Prize** (defined in Section 7). Examples:

Scenario	Total Successfully Referred Loans	Prize Eligibility
April 2026: Loan 1 referred – S\$600,000 Loan 2 referred – S\$380,000 Loan 3 referred – S\$670,000	S\$1,650,000	May 2026: Yes - A redemption code is offered for a \$0 fee to process a commission advance of up to S\$5,000 from Lyte.
April 2026: Loan 1 referred – S\$1,200,000 May 2026: Loan 2 referred – S\$1,000,000 June 2026: Loan 3 referred – S\$800,000	S\$3,000,000	May 2026: Yes - A redemption code is offered for a \$0 fee to process a commission advance of up to S\$5,000 from Lyte. June 2026: No July 2026: Yes - A redemption code is offered for a \$0 fee to process a commission advance of up to S\$15,000 from Lyte.

5. Each **Promotion Winner** will be notified by the 20th of each month for the **Prize** awarded for the preceding month, beginning in May 2026. The final notification will be sent by 20 July 2026. **Promotion Winners** will receive instructions on how to redeem their **Prize**.

Successfully Referred Loan

6. A **Successfully Referred Loan** refers to a residential property loan (to part finance the purchase of that property with a valid Option to Purchase or to refinance a property loan from another financial institution or to take up a term loan). **Successfully Referred Loan** must be referred to OCBC and accepted within the **Promotion Period**.

Prize

7. **Promotion Winners** can receive the following as their **Prize**, subject to their providing OCBC and/or its partners with consents required for purposes of administering the **Prize**:

Scenario	Prize
For the first S\$1,000,000 Successfully Referred Loans	Redemption code for \$0 processing fee commission advancement of up to S\$5k from Lyte
For the next S\$2,000,000 Successfully Referred Loans	Redemption code for \$0 processing fee commission advancement of up to S\$15k from Lyte

The **Prize** for a single redemption is strictly not refundable and cannot be replaced if the **Promotion Winner**, for any reason, is unable to utilise the redemption code provided by Lyte. Redemption of the **Prize** is subject to Lyte's terms and conditions, which include, but are not limited to, maintaining a Lyte account, and having sufficient LyteMoney balance. For full details, please refer to Lyte's website.

8. The **Prize** will be valid for three months from the date you are notified. If not redeemed by the expiration date specified in the notification, the **Prize** will be forfeited.
9. The **Prize** is strictly not exchangeable for cash.
10. OCBC reserves the right to substitute or replace the **Prize** with any item of similar value at its sole discretion without notice to any person.

General

11. The eligibility of any **Eligible Participant** to participate in this **Promotion** and/or to receive the **Prize** shall be determined at the absolute discretion of OCBC.
12. OCBC reserve the right at their 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 Eligible Participants and the dates of the Promotion.
13. OCBC 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 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.
14. OCBC's decisions on all matters relating to the Promotion shall be final and binding on all Eligible Participants. No correspondence or appeal shall be entertained by OCBC. 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.
15. OCBC 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.

16. 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.
17. If any Eligible Participant is subsequently discovered to be ineligible to participate in the Promotion or to receive the Prize, OCBC reserves the right to (i) forfeit or withdraw the Prize at any time; or (ii) (where the Prize has been paid out) claw-back the Prize or request the relevant agent to repay to or compensate OCBC the value of the Prize at any time, plus any goods and services tax or such other amount as it deems fit from the relevant agent. No person shall be entitled to any payment or compensation from OCBC should any Prize be forfeited or withdrawn, if any Prize is reclaimed by OCBC, or if an agent is asked to repay to or compensate OCBC the value of the Prize for whatsoever reasons.
18. By participating in this Promotion, the Eligible Participant 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). To contact us regarding your Personal Data, our Data Protection Policy, withdrawal of your consent, or to obtain access and make corrections to your Personal Data, please contact us at: [\[PartnerCare@ocbc.com\]](mailto:PartnerCare@ocbc.com).
19. By participating in this Promotion, each Promotion Winner agrees and consents to OCBC disclosing the Promotion Winner's information to Lyte (including the Promotion Winner's CEA licence number and any customer information as defined in the Banking Act 1970), for the purposes of activating the redemption code for use on Lyte's platform (the "Purpose"). This is for OCBC to administer the Prize.

If you do not consent to OCBC disclosing your information to Lyte for the stated Purpose, you may opt-out of participating in this Promotion by sending an email to [\[PartnerCare@ocbc.com\]](mailto:PartnerCare@ocbc.com) before 30 April 2026. By opting out, you will no longer be eligible for any Prize.

20. By participating in the Promotion, the Eligible Participant confirms that:
- a. the Eligible Participant consents to having the referrals and the Eligible Participant's name disclosed to the person(s) referred by the Eligible Participant to OCBC; and
 - b. the person(s) referred by the Eligible Participant have consented to:
 - i. the Eligible Participant disclosing their personal data to OCBC for the purposes of contacting them about products and services offered by OCBC and participating in this Promotion.
 - ii. having his or her name and status of successful application and acceptance of a Successfully Referred Loan disclosed to the Eligible Participant .