

## Terms and Conditions Governing the OCBC Q1 Luggage and Travel Packing Cube Campaign

V01012026

The OCBC Q1-2026 Luggage and Travel Packing Cube Campaign (the “**Promotion**”) commences from 1 January 2026 and ends on 31 March 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 Q1 Luggage and Travel Packing Cube Campaign are to be read in conjunction with the Terms and Conditions governing OCBC Credit Cards found on OCBC website > Personal Banking > Cards.

### 1. Eligibility

1.1. The Promotion is open to individuals:

- a) who meet the requirements in the category listed in clause 2.1; and
- b) who is a “New OCBC Cardmember” as defined under clause 2.1 (the “Eligible Customer”).

### 2. Promotion Mechanics

2.1. An Eligible Customer shall be eligible to receive the following “**Gift**” upon satisfaction of the criteria Set out in clauses 1 and 2.

Category	Action	Gift
a) <b>“New OCBC Cardmember”</b>	<ol style="list-style-type: none"> <li>i) Must be at least 21 years old.</li> <li>ii) Applied for an Eligible Card (as defined below) during the Promotion Period via any OCBC-domain websites and whose Card application has been submitted within the Promotion Period and approved within 30 days upon Card application.</li> <li>iii) “Eligible Card” means any of the following OCBC credit cards: <ul style="list-style-type: none"> <li>• OCBC 365 Credit Card</li> <li>• OCBC 90°N Visa Card</li> <li>• OCBC 90°N Mastercard</li> <li>• OCBC NXT Credit Card</li> <li>• OCBC Rewards Card</li> <li>• OCBC INFINITY Cashback Card</li> </ul> </li> <li>iv) Be a New OCBC Cardmember and makes a S\$300 Qualifying Spend on the new OCBC credit card within 30 days of the approval date.</li> <li>v) A “New OCBC Cardmember” refers to any person who currently does not 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.</li> <li>vi) Applicants who cancelled existing OCBC Credit Card facilities within the last twelve (12) months prior to the commencement of the Promotion and re-applied for such facilities under the Promotion are not eligible to participate in the Promotion.</li> <li>vii) “Qualifying Spend”: <ul style="list-style-type: none"> <li>• refers to any retail transaction (including face-to-face or online purchases);</li> </ul> </li> </ol>	<p>1 x medium sized Luggage with Winnie the Pooh Travel Packing Cube set (3 piece)</p> <p>While stocks last.</p>

	<ul style="list-style-type: none"> <li>• 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, bus/MRT transactions, Transit top-up and other bank fees and charges.</li> <li>• does not include payments made to or transactions performed at merchants that fall into the exclusion categories/excluded organisations as set out by OCBC Bank for the following products: <ul style="list-style-type: none"> <li>○ OCBC 365 Credit Card: OCBC website &gt; Personal Banking &gt; Cards &gt; OCBC 365 Credit Card &gt; Terms and conditions &gt; Terms and Conditions Governing OCBC 365 Credit Card Cashback Programme.</li> <li>○ OCBC 90°N Card (Visa/ Mastercard): OCBC website &gt; Personal Banking &gt; Cards &gt; OCBC 90°N Card &gt; Terms and conditions &gt; Terms and Conditions Governing the OCBC 90°N Card Programme (with effect from 1 January 2024).</li> <li>○ OCBC NXT Credit Card: OCBC website &gt; Personal Banking &gt; Cards &gt; OCBC NXT Credit Card &gt; Terms and conditions &gt; Terms and Conditions governing OCBC NXT Credit Card.</li> <li>○ OCBC Rewards Card: OCBC website &gt; Personal Banking &gt; Cards &gt; OCBC Rewards Card &gt; Terms and conditions &gt; OCBC Rewards Card (formerly known as OCBC Titanium Rewards Credit Card) Programme.</li> <li>○ OCBC INFINITY Cashback Credit Card: OCBC website &gt; Personal Banking &gt; Cards &gt; OCBC INFINITY Cashback Card &gt; Terms and conditions &gt; Terms and Conditions governing OCBC INFINITY Cashback Card Programme.</li> </ul> </li> <li>• 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.</li> </ul> <p>viii) 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.</p> <p>ix) Successfully apply for a new OCBC Credit Card during the Promotion Period.</p> <p>x) The OCBC Cardmember's Credit Card account must be active and in good standing with OCBC Bank from the start of the Promotion Period until the point of fulfilment.</p> <p>xi) "OCBC Credit Card": Any credit card issued by OCBC Bank in Singapore (whether or not it also bears the name and/or mark of any other person), excluding OCBC corporate credit cards. "OCBC Cardmember" shall be construed accordingly as the persons in whose name the OCBC Credit Card is issued.</p>	
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	<p>xii) "OCBC-domain websites":</p> <ul style="list-style-type: none"> <li>Refers to websites that begin with <a href="https://www.ocbc.com/">https://www.ocbc.com/</a>.</li> <li>Excludes applications made via: <ul style="list-style-type: none"> <li>Watsons</li> <li>OCBC PartnerCare</li> <li>OCBC Staff-assisted applications via Cards Telesales, Workplace Banking &amp; OCBC Branches (<i>refer to separate Terms and conditions</i>)</li> </ul> </li> <li>For avoidance of doubt, applications made via websites that do not begin <a href="https://www.ocbc.com/">https://www.ocbc.com/</a> with will not enjoy this Promotion.</li> </ul> <p>xiii) Each Eligible Cardmember is only entitled to receive a maximum of one Gift under this Promotion. For the avoidance of doubt, if an Eligible Cardmember applies for two new OCBC Credit Cards within the Promotion Period, he will only receive a maximum of one Gift.</p> <p>xiv) Eligible Cardmembers cannot cancel their OCBC credit card within 12 months from card approval. By doing so, OCBC reserves the right to claw back the cost of fulfilled Gift in such cases.</p>	
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The following examples are for illustration:

Example 1: If the Eligible Customer who signs up for an OCBC Card (and is a New OCBC Cardmember) on 15 January 2026, and makes a total Qualifying Spend of S\$500 by 31<sup>st</sup> January 2026. The Eligible Customer will be awarded with 1 (one) medium sized Luggage with Winnie the Pooh Travel Packing Cube set (3 piece).

Example 2: If the Eligible Customer who signs up for an OCBC Card (and is a New OCBC Cardmember) on 5 January 2026, and makes a total Qualifying Spend of S\$299 by 31<sup>st</sup> January 2026 and S\$0 Qualifying Spend on February 2026. The Eligible Customer will not be eligible for the Gift.

Example 3: If the Eligible Customer who signs up for an OCBC Card (and is a New OCBC Cardmember) on 5 January 2026, and makes a total Qualifying Spend of S\$299 by 31<sup>st</sup> January 2026 and S\$1 Qualifying Spend on 1 February 2026. The Eligible Customer will be awarded with 1 (one) medium sized Luggage with Winnie the Pooh Travel Packing Cube set (3 piece).

- 2.2. If you are eligible to receive the Gift for the Promotion Period under clause 2.1, 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 5 calendar months after Promotion Period.
- 2.3. The Redemption Notice will set out details on the redemption of your Gift(s). Gift(s) which are not redeemed by the end of the Redemption Period will be deemed to be forfeited.
- 2.4. Gift measures: 39W x 31H x 13D cm for Packing Cube 1, 30W x 28W x 13D cm for Packing Cube 2, 24W x 20H x 13D cm for Packing Cube 3.
- 2.5. Actual Gift may vary slightly from the image and dimension illustrated.
- 2.6. The eligibility of any customer to receive any Gift(s) shall be determined at the absolute discretion of OCBC Bank.
- 2.7. The Gift(s) are awarded on a first-come-first serve basis, whilst stocks last and subject to availability. We reserve the right to substitute your Gift(s) and/or Redemption Item with another variation.

- 2.8. The Gift(s) are strictly not refundable and cannot be replaced if lost, damaged, expired or forfeited and strictly not exchangeable for cash.
- 2.9. 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.
- 2.10. The Gift(s), whether wholly or in part, is non-refundable, non-transferable, non-exchangeable and not redeemable for cash. The sale, transfer, resale, donation or exchange of the Gift(s) is strictly prohibited. OCBC Bank reserves the right to substitute or replace any Gift(s) or part thereof with an item of similar value at its sole discretion without notice to any person.

### 3. **General**

- 3.1. This Promotion shall not apply in conjunction with any other privileges or promotions unless otherwise stated.
- 3.2. 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.
- 3.3. 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 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.
- 3.4. 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.
- 3.5. 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.
- 3.6. These terms and conditions shall be governed by 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.
- 3.7. 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).
- 3.8. The Walt Disney Company (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 delivery of the Prizes and exclude responsibility and all liabilities arising from the Promotion and/or the Prizes.

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