

## Terms and Conditions governing the OCBC We Missed You 2025 H2 Campaign

V23062025

The OCBC We Missed You 2025 H2 Campaign (the “**Promotion**”) commences on 01 July 2025 and ends on 31 December 2025 (or any such date(s) as may be determined and notified by Oversea-Chinese Banking Corporation Limited (“OCBC”) in its sole discretion (“**Promotion Period**”).

Terms and Conditions governing the OCBC We Missed You 2025 H2 Campaign are to be read in conjunction with the Terms and Conditions governing Deposit Accounts.

### 1. Eligibility

- 1.1. The Promotion is open to customers of OCBC who hold “**Eligible Account**” (as defined in clause 1.2) and receives an email or other forms of communication from OCBC notifying on this promotion (“**Eligible Customer**”).
- 1.2. An “**Eligible Account**” refers to an individual (personal) OCBC FRANK Account, 360 Account, Statement Savings Account, Passbook Savings Account, or any account deemed eligible by OCBC.
- 1.3. Customers who close their existing accounts set out in clause 1.2 during the Promotion Period and re-open a new Eligible Account are not eligible to this Promotion or any other promotions in relation to Eligible Account.

### 2. Definitions

- 2.1. “**Eligible Transaction**” means a successful QR payment made through OCBC supported payment QR via OCBC app to any merchant. OCBC supported payment QRs include SGQR, NETS QR, PayNow QR, QRIS, PromptPay, DuitNow, UnionPay, and Alipay+.

### 3. Promotion Mechanics

- 3.1. An Eligible Customer will be entitled to receive a S\$10 (“**Cash Reward**”) when they make 3 Eligible Transaction (as defined in clause 2.1) within 30 days from the date that they first receive an email or other forms of communication from OCBC regarding this promotion (inclusive of the notification date).
- 3.2. For the avoidance of doubt, each Eligible Customer will only be entitled to one Cash Reward.
- 3.3. This Promotion is limited to the first 1,600 Eligible Customers who meet the conditions set out in these terms and conditions. For the avoidance of doubt, if any person entitled to the Cash Reward is subsequently found to be ineligible for the Promotion, OCBC Bank shall not be obligated or liable to provide the Cash Reward to another Eligible Customer.
- 3.4. Subject to the fulfilment of all conditions specified in these terms and conditions to the absolute satisfaction of OCBC, the Cash Reward will be credited into the Eligible Customer’s Eligible Account by 120 days from the date that the Eligible Customer receive an email or other forms of communication from OCBC regarding this promotion (inclusive of the notification date). The Eligible Account must be active and in good standing until the point of crediting of the Cash Reward.
- 3.5. The credited Cash Reward will be reflected in the Eligible Customer’s Eligible Account with the description “WMY PROMO”.
- 3.6. OCBC 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 Cash Reward 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.

- 3.7. The eligibility of any Eligible Customer to participate in this Promotion and/or receive any Cash Reward shall be determined at the absolute discretion of OCBC Bank.

#### **4. General**

- 4.1 This Promotion shall not apply in conjunction with any other privileges or promotions unless otherwise stated.
- 4.2 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.
- 4.3 OCBC 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.
- 4.4 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.
- 4.5 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.
- 4.6 OCBC'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. OCBC shall not be obliged to give any reason or enter into any correspondence with any person on any matter concerning the Promotion.
- 4.7 If OCBC subsequently discovers that a customer is in fact not eligible to participate in the Promotion or any of the applicable conditions are not fulfilled, OCBC may at its discretion forfeit the Cash Reward (or reclaim it, if already awarded), by debiting any account of the customer. No person shall be entitled to any payment or compensation from OCBC should any reward be forfeited or reclaimed.
- 4.8 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.
- 4.9 By participating in this Promotion, the customer hereby agrees and consents to the collection, use and disclosure of their personal data by OCBC 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).