

TERMS AND CONDITIONS GOVERNING CASH-ON-INSTALMENTS ONLINE CASHBACK FEB-MAR'26 PROMOTION

- Subject to these terms and conditions, the Cash-on-Instalments Online Cashback Feb – Mar'26 Promotion ("Promotion") is open only to those ("Eligible Account Holder"):
 - who hold any Credit Card and/or EasiCredit account with Oversea-Chinese Banking Corporation Limited ("OCBC"); and
 - who have successfully made a Cash-on-Instalments application via OCBC Website or OCBC Mobile Banking on their Credit Card and/or EasiCredit account during the Promotion Period (as defined in Clause 2 below); and
 - whose OCBC Credit Card and/or EasiCredit account is active and in good standing with OCBC during the Promotion Period and at the time of crediting of the Cashback (defined below).
- This Promotion is valid from 1 February 2026 to 31 March 2026, or such other period as may be determined by OCBC at its absolute discretion (the "Promotion Period").

Cashback

- Subject to these terms and conditions, an Eligible Account Holder who applies for a Cash-on-Instalments with principal loan amount approved of S\$5,000 or more and with loan tenor of 36, 48 or 60-months on Eligible Account Holder's Credit Card or EasiCredit account is entitled to receive up to 2% Cashback under this Promotion ("Cashback");
 - Eligible Account Holder who **do not** have any existing Cash-on-Instalments ("New Cash-on-Instalment Customers") on their Credit Card and/or EasiCredit account in the last 24 months (between 1 February 2024 to 31 January 2026) will be entitled to enjoy the following Cashback.

Loan Tenor	Principal loan amount approved	Cashback	Cashback Cap
36, 48 or 60-months	S\$5,000 – S\$19,999	1.0%	S\$1,000
	S\$20,000 and above	2.0%	

- Eligible Account Holder who have any existing Cash-on-Instalments ("Existing Cash-on-Instalment Customers") on their Credit Card and/or EasiCredit account in the last 24 months (between 1 February 2024 to 31 January 2026) will be entitled to enjoy the following Cashback.

Loan Tenor	Principal loan amount approved	Cashback	Cashback Cap
36, 48 or 60-months	S\$5,000 – S\$19,999	0.5%	S\$1,000
	S\$20,000 and above	1.0%	

- Eligible Account Holders will only be entitled to one-time Cashback capped at S\$1,000 throughout the entire Promotion Period regardless of the number of approved applications. For avoidance of doubt, in the event of multiple approved applications, Eligible Account Holders will receive the Cashback on the loan with the earliest loan approval date during the Promotion Period.
- The Cashback will be credited to the Eligible Account Holder's Credit Card or EasiCredit account used to apply for the Cash-on-Instalments within 3 months from the end of Promotion Period.

6. Applications that are not submitted as set out in Clause 1(b) above will not be entitled to any Cashback.
7. The application of Cash-on-Instalments, and where applicable, the Cash-on-Instalments loan amount shall be subject to OCBC's approval.
8. This Promotion is not valid in conjunction with other promotions.
9. Terms and Conditions for Cash-on-Instalments on Credit Card and/or EasiCredit account apply.
10. If any account holder is subsequently discovered to be ineligible to participate in the Promotion or to receive the Cashback (which eligibility shall be determined at the discretion of OCBC), OCBC reserves the right to (i) withdraw the Cashback at any time; or (ii) claw-back the Cashback or request the relevant person to repay to or compensate OCBC the value of the Cashback at any time, and OCBC shall have the right to debit the value of the Cashback 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 should any Cashback be withdrawn, if any Cashback is reclaimed by OCBC, or if a customer is asked to repay to or compensate OCBC the value of the Cashback for whatsoever reasons.
11. The Cashback is not exchangeable for cash or other items. OCBC reserves the right at its sole and absolute discretion to replace the Cashback with any item(s) of similar value.

General

12. The eligibility of any Eligible Account Holder to participate in this Promotion and/or receive any Cashback shall be determined at the absolute discretion of OCBC.
13. 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.
14. 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.
15. OCBC'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. 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.
16. 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.
17. By participating in the Promotion, Eligible Cardmember consents to: a. OCBC collecting and using their personal data, including but not limited to their names, mobile numbers, and email addresses, ("Personal Data") for the purposes of verifying their identity, assessing their eligibility for the Promotion, contacting them, and facilitating and administering the Promotion mechanics (the "Purposes"); b. OCBC disclosing their Personal Data to OCBC's third-party vendors and agencies for the same Purposes; and c. the collection, use and disclosure of their Personal Data for other applicable purposes in accordance with OCBC's Data Protection Policy.

18. 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.

Version Date: 1 February 2026