

Terms and Conditions Governing OCBC March 360 Account Opening Promotion 2023

V28022023

The OCBC March 360 Account Opening Promotion 2023 (the "Promotion") commences from 1 March 2023 and ends on 31 March 2023 (or any such date(s) as may be determined and notified by OCBC Bank in its sole discretion) ("Promotion Period").

The Terms and Conditions Governing OCBC March 360 Account Opening Promotion 2023 are to be read in conjunction with the Terms and Conditions Governing the OCBC 360 Account.

OCBC 360 Account Offers

1. Eligibility

1.1 The Promotion is open to all new customers who successfully open a new OCBC 360 Account as a primary holder ("Eligible Customer") with Oversea-Chinese Banking Corporation Limited ("OCBC Bank") and as described in these terms and conditions. Bonus interest will be awarded to those Eligible Customers who also activate a new Eligible Credit Card with OCBC Bank.

1.2 Customers who close their existing OCBC 360 accounts (opened before the Promotion Period) and re-open a new OCBC 360 account are not eligible to the OCBC 360 Account Offers.

1.3 An "Eligible Credit Card" refer to OCBC 365 Credit Card, OCBC NXT Credit Card, OCBC 90°N Mastercard, OCBC 90°N Visa Card, or OCBC Titanium Rewards Credit Card. Applicants must be new applicants to be eligible for the promotion and customers who had cancelled any existing OCBC Credit Cards within the last 6 months prior to the commencement of the Promotion and re-applied for such facilities under the Promotion will not be eligible for this Promotion.

2. Promotion Mechanics

2.1 An Eligible Customer who opens a new OCBC 360 Account and applies for a new Eligible Credit Card during the Promotion Period is entitled to up to additional interest of 2.00% per year for the first S\$100,000 in the OCBC 360 Account for 2 months. The promotion mechanics are as follows:

2.1.1 An Eligible Customer who successfully opens a new 360 Account during the Promotion Period will be entitled to receive an additional bonus interest of 1.50% per year for the first S\$100,000 in your OCBC 360 Account for 2 months. The additional bonus interest will be credited on the 15th business day (excluding Saturday and Sunday) of the following month or earlier.

2.1.2 An Eligible Customer who successfully applies for and activates a new Eligible Credit Card during the Promotion Period will be entitled to receive an additional bonus interest of 0.50% per year for the first S\$100,000 in the OCBC 360 Account for 2 months. The additional bonus interest will be credited on the 15th business day (excluding Saturday and Sunday) of the following month or earlier.

Illustration on how bonus interest will be awarded to the Eligible Customer.

Scenario 1:

Month	Action	Bonus Interest a year	Payment Month
March	Open a new 360 Account	1.50%	April and May

Scenario 2:

Month	Action	Bonus Interest a year	Payment Month
March	Open a new OCBC 360 Account	1.50%	April and May
	Apply & activate an Eligible Credit Card	0.50%	April and May

Scenario 3:

Month	Action	Bonus Interest a year	Payment Month
March	Open a new 360 Account	1.50%	April and May
April	Apply & activate an Eligible Credit Card	0.50%	May and April

Scenario 4:

Month	Action	Bonus Interest a year	Payment Month
March	Apply & activate an Eligible Credit Card	-	-
April	Open a new 360 Account	-	-

Scenario 5:

Month	Action	Bonus Interest a year	Payment Month
March	Apply & activate an Eligible Credit Card	-	-

General

3.1 This Promotion is not valid with other offers or promotions unless otherwise stated.

3.2 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.

3.3 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.

3.4 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.

3.5 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 (Cap 53B) to enforce any of these terms and conditions.

3.6 By participating in the Promotion, Eligible Customers consent to:

(i) OCBC Bank 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 administering the Promotion (including the redemption of any prize, gift, or reward) (the “Purposes”);

(ii) OCBC Bank disclosing their Personal Data to OCBC Bank’s third-party vendors and agencies for the same Purposes; and

(iii) the collection, use and disclosure of their Personal Data for other applicable purposes in accordance with OCBC’s Data Protection Policy (accessible at: <https://www.ocbc.com/personal-banking/policies>).