OCBC Bank
65 Chulia Street OCBC Centre
Singapore 049513

Terms and Conditions governing the OCBC Credit Card Welcome Gift Promotion (the "Promotion")

The Promotion commences on 1 October 2026 and ends on 31 December 2026 (or any such date(s) as may be determined by Oversea-Chinese Banking Corporation Limited ("OCBC") at its sole discretion ("**Promotion Period**").

1. Eligibility

1.1. The Promotion is open to "**Eligible Customer(s)**" (as defined under clause 1.2) who apply for an Eligible Card (as defined under clause 2.3) with OCBC Bank during the Promotion Period.

1.2. "**Eligible Customer(s)**" are defined as customers who:

- are a "New OCBC Cardmember" as defined under clause 2.1; and
- apply via OCBC-domain websites, OCBC app, or OCBC branches (including Secured Credit Card); and
- meet the requirements stated under clause 3; and
- have an Eligible Card that remains active and in good standing with OCBC Bank from the application approval date until the point of fulfilment.

1.3. 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.

1.4. For principal cardmembers with supplementary cards, the Welcome Gift will be awarded for the aggregated spend on both the principal card and supplementary card.

2. Definitions

2.1. **"New OCBC Cardmember":**

- is at least 21 years old; and
- has applied for an Eligible Card as defined under clause 2.3 during the Promotion Period and has been approved within 30 days from the card application date; and
- does not currently hold an existing OCBC Credit Card; and
- has not held an OCBC Credit Card within the last twelve (12) months prior to the card application. Applicants who had cancelled existing OCBC Credit Card facilities within the last twelve (12) months prior to applying for such facilities under the Promotion are not eligible to participate in the Promotion.

2.2. **"OCBC-domain websites" refers to:**

- websites with URLs beginning with www.ocbc.com, and the OCBC Online Banking page.
- For the avoidance of doubt, applications submitted via third-party websites will not be eligible for this Promotion, i.e., including but not limited to "SingSaver" and "MoneySmart".

2.3. **"Eligible Card":**

- OCBC INFINITY Cashback Card
- OCBC 90°N Visa Card
- OCBC 90°N Mastercard
- OCBC 365 Credit Card
- OCBC Rewards Card
- OCBC NXT Credit Card

2.4. **"Qualifying Spend":**

- refers to any retail transactions (including face-to-face or online purchases);
- does not include:

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a) 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, interest, late payment charges, goods and services taxes, cash advances, balance transfers, Digital Wallet top-ups (including but not limited to GrabPay, YouTrip, Shopee Pay and Singtel Dash) and other bank fees and charges; and

b) transactions made in the following Merchant Category Codes ("MCC"):

MCC	Description
4784	Toll and Bridge Fees
4829	Money Transfer / Wire Transfer Money Orders
4900	Utilities – Electric, Gas, Heating Oil, Sanitary, Water • *Not excluded for OCBC 365 Credit Card*
5047	Medical, Dental, Ophthalmic and Hospital Equipment and Supplies
5199	Nondurable Goods (Not Elsewhere Classified)
5960	Direct Marketing Insurance Services
5993	Cigar Stores and Stands
6010	Banks – Manual /Automated Cash Disbursement
6012	Financial Institutions – Merchandise and Services
6051	Quasi Cash – Merchant (Non-Financial Institutions – Foreign Currency, Non Fiat Currency, Cryptocurrency)
6211	Securities – Brokers and Dealers
6300	Insurance Sales, Underwriting and Premiums
6513	Real Estate Agents and Property Management
6540	Non-Financial Institutions – Stored Value Card Purchase/Load
7349	Cleaning and Maintenance Services
7523	Automobile Parking Lots and Garages
7995	Betting, Lottery, Casino Gaming and Gambling Transactions
8062	Hospitals
8211	Elementary and Secondary Schools
8220	Colleges, Universities and Professional Schools
8241	Correspondence Schools
8244	Business and Secretarial Schools
8249	Vocational and Trade Schools
8299	Schools and Educational Services (Not Elsewhere Classified)
8398	Charitable and Social Service Organisations
8651	Political Organisations
8661	Religious Organisations
8675	Automobile Associations
8699	Membership Organisations, Labour Unions and Professional Associations
9211	Court Costs, Alimony and Child Support
9222	Fines
9223	Bail and Bond Payments
9311	Tax Payments
9399	Government Services (Not Elsewhere Classified)
9402	Postal Services – Government Only
9405	Government Agencies and Intra-Government Purchases

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c) Transactions under Transportation and Tolls MCC - 4111/4121/4131 except for the following merchant transactions with Comfort/ Citycab/ Grab Transport/ Gojek/ Transcab/ SMRT Taxi/ Premier Taxi/ Prime Taxi/ HDT Taxi for OCBC 90°N Card.

- In addition, transactions with the following merchants and/or bearing the following merchant descriptions including but not limited to:
  - AXS
  - SAM
  - EZ-Link
  - TransitLink
  - ShopeePay
  - PAY+EARN*

  **PAY+EARN transactions will count towards qualifying spend for OCBC 90°N Card.*
- Spend will be determined by its transaction date based on Singapore Time (UTC+08:00). For the 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.
- An MCC is a four-digit code assigned to a merchant by its acquiring bank based on the merchant's primary business activity. The MCC determines whether the transaction is under the eligible spend. MCCs are assigned by payment card organisations (e.g. Visa and Mastercard), which OCBC Bank has no discretion over. A merchant's registered MCC may not always correspond with its nature of business.
- Transactions that are refunded, reversed, disputed, unauthorised or chargeback transactions shall not constitute Qualifying Spend.

3. Promotion Mechanics

3.1. Eligible Customers will be awarded the following Welcome Gift based on the table below when they meet the spend requirement within 60 days from the card approval date, with the card approval date counted as Day 1 of (**"Spend Period"**).

Spend Requirement	Welcome Gift	Eligible Card
Minimum qualifying spend of S$800 within 60 days from card approval date	S$300 Cashback (Applicable for applications between 1 October and 31 October 2026) Upsized S$365 Cashback (Applicable for applications between 1 November and 31 December 2026)	• OCBC 365 Credit Card
	S$300 Cashback	• OCBC NXT Credit Card
	55,000 OCBC$ (equivalent to 22,000 Miles)	• OCBC Rewards Card
	22,000 Miles	• OCBC 90°N Visa Card • OCBC 90°N Mastercard
No minimum spend required	Upsized 16% Cashback:	• OCBC INFINITY Cashback Card

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	1.6% (Base Rate) + 14.4% (Bonus Rate) = 16% cashback Base Rate of 1.6 % will be applied on qualifying spend in accordance to OCBC INFINITY Cashback Card's programme. There is no cap to the amount of cashback earned under the Base Rate. Bonus Rate of 14.4% will be applied in respect of and up to the first qualifying spend of S$2,000 within 60 days of card approval. Bonus Rate cashback is capped at S$288.	

Date of Application	Card Approval Date	Spend Period
1 October 2026	1 October 2026	1 October 2026 – 29 November 2026
1 November 2026	10 November 2026	10 November 2026 – 8 January 2027
20 December 2026	21 December 2026	21 December 2026 – 18 February 2027

Table above is for illustration purposes only. The examples shown in the table are for reference and do not represent all possible spend period scenarios.

3.2. The Eligible Card to receive the Welcome Gift will be determined based on the earliest card approval date. If there is more than one Eligible Card with the same approval date, the Eligible Card will be determined based on the card with the highest Qualifying Spend within 60 days of the approval date.

3.3. Each Eligible Customer is entitled to receive a maximum of one Welcome Gift under this Promotion if they meet the corresponding requirements as stated under clause 3.1.

3.4. The eligibility of any customer to participate in this Promotion and/or receive Welcome Gift shall be determined at the absolute discretion of OCBC Bank.

3.5. Eligible Customers must not cancel their OCBC Credit Card within 12 months from the card approval date. If an Eligible Customer does so, OCBC reserves the right to claw back the cost of any fulfilled Welcome Gift.

4. Additional terms and conditions in relation to the Welcome Gift

4.1. If you are eligible to receive the Welcome Gift under clause 3, you will be notified through push notification and/or SMS (**"Eligibility Notice"**) sent to your registered mobile number based on the bank's records within 4 calendar months from meeting the minimum Qualifying Spend.

4.2. The Welcome Gift, whether wholly or in part, is non-refundable, non-transferable and non-exchangeable. The sale, transfer, resale, donation or exchange of the Welcome Gift is strictly prohibited. OCBC Bank reserves the right to substitute or replace any Welcome Gift or part thereof with an item of similar value at its sole discretion without notice to any person.

5. General

5.1. This Promotion shall not apply in conjunction with any other privileges or promotions unless otherwise stated.

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5.2. 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.

5.3. 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 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.

5.4. OCBC Bank 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 Welcome Gift 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.

5.5. 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.

5.6. 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 determining eligibility or fulfilment, any breakdown or malfunction in any computer system or equipment, or any notice which is misdirected or lost in the post or in transmission.

5.7. OCBC Bank'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 Bank. OCBC Bank shall not be obliged to give any reason or enter any correspondence with any person on any matter concerning the Promotion.

5.8. If any customer is subsequently discovered to be not entitled or ineligible to participate in the Promotion or to receive the Welcome Gift, OCBC Bank reserves the right to (i) forfeit or withdraw the Welcome Gift at any time or (ii) (where the Welcome Gift has been redeemed) reclaim the Welcome Gift or request the relevant customer to repay to or compensate OCBC Bank the value of the Welcome Gift at any time, and OCBC Bank shall have the right to debit the value of the Welcome Gift 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 Welcome Gift be forfeited or withdrawn or if any Welcome Gift is reclaimed by OCBC Bank or a customer is asked to repay to or compensate OCBC Bank the value of the Welcome Gift for whatsoever reasons.

5.9. These terms and conditions shall be governed by the 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.

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 "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).

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