

Terms & Conditions Governing the OCBC App Scan & Pay with DuitNow QR Year End Campaign (the “Promotion”)

1. Promotion Period

- 1.1. The promotion period shall run from 27 November 2025 to 21 January 2026 (both dates inclusive), or such other period(s) as may be determined by Oversea-Chinese Banking Corporation Limited (“**OCBC Bank**”) at its absolute discretion (the “**Promotion Period**”).

2. Eligibility

- 2.1. You will qualify for the Promotion (“**Eligible Customer**”) if:
- 2.1.1. you have an OCBC deposit account and your OCBC deposit account is active and in good standing with OCBC Bank from the start of the Promotion Period until the point of fulfilment; and
- 2.1.2. Have made at least three Eligible Transactions during the Promotion Period, where:
- “**Eligible Transactions**” refers to successful peer-to-merchant QR payments made overseas by scanning the merchant's DuitNow QR code in-store via OCBC app.

3. Promotion Mechanics

3.1. Cashback

- 3.1.1. Eligible Customers will enjoy 4% off (“**Cashback**”), with a minimum cumulative spend of SGD 500.00 or the equivalent in foreign currency on Eligible Transactions made during the Eligible Period.
- 3.1.2. The Cashback is limited to the number of Eligible Customers listed in the table below, who meet the conditions set out in these terms and conditions during the Eligible Period.
- For the avoidance of doubt, in the event that any person entitled to the Cashback is subsequently found to be ineligible for the Promotion, OCBC Bank shall not be obligated or liable to provide the Cashback to another Eligible Customer.

Eligible Period	Number of Eligible Customers
27 November 2025 – 21 December 2025	500
22 December 2025 – 21 January 2026	500

- 3.1.3. Subject to the fulfilment of all the conditions specified in these terms and conditions to the absolute satisfaction of OCBC Bank, the Cashback will be credited into the Eligible Customer's OCBC deposit account based on the table below:

Eligible Period	Received Cashback From
27 November 2025 – 21 December 2022	31 December 2025
22 December 2025 – 21 January 2026	31 January 2026

- 3.2. The Promotion shall not apply in conjunction with any other privileges or promotions.
- 3.3. Refunded transactions will be deducted from the relevant monthly billed amount for the computation and award of the Cashback.
- 3.4. OCBC Bank reserves the right and at any time at its absolute discretion and without giving any reason or notice to withdraw, clawback, cancel and/or invalidate any Cashback 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.

- 3.5. If any Eligible Customer is subsequently discovered to be ineligible to participate in the Promotion or to receive the Cashback, OCBC Bank reserves the right to (i) withdraw the Cashback at any time; or (ii) claw-back the Cashback or request the relevant customer to repay to or compensate OCBC Bank the value of the Cashback at any time, and OCBC Bank 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 Bank should any Cashback be withdrawn, if any Cashback is reclaimed by OCBC Bank, or if a customer is asked to repay to or compensate OCBC Bank the value of the Cashback for whatsoever reasons.

4. General

- 4.1. The eligibility of any Eligible Customer to participate in this Promotion and/or receive any Cashback shall be determined at the absolute discretion of OCBC Bank.
- 4.2. 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.
- 4.3. 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.
- 4.4. OCBC Bank'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 Bank. 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 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.
- 4.6. By participating in this Promotion, the Eligible 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"), and its business partners for the purposes of managing, marketing, 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).
- 4.7. 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.

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