



## Terms & Conditions Governing the PartnerCare programme (the “Programme”)

### 1. Programme Period

The Programme period shall run from 8 July 2024 to 31 December 2025 (both dates inclusive), or such other period(s) as may be determined by Oversea-Chinese Banking Corporation Limited (“OCBC”) at its absolute discretion (the “Programme Period”). By claiming any of these benefits, the Eligible Partner (defined below) will be deemed to have agreed to and be bound by these Terms and Conditions (“Terms”).

### 2. Eligibility

A property agent who is registered with OCBC during the Programme Period will qualify for the Programme (“Eligible Partners”).

### 3. Programme Benefits

Eligible Partners will enjoy the following benefits:

- (a) Exclusive discounts for Explorer Single Trip and Annual Plan Travel Insurance, GreatHome Insurance and Great PA Insurance (“Premium Discount”);
- (b) Agent referral fees paid by OCBC for the successful referral of home loans and credited into Eligible Partner's OCBC 360 Account will be recognised as crediting of salary and count towards computation of the required minimum amount for salary bonus interest for the calendar month of the crediting (“Salary Bonus Interest”);
- (c) Commission payments made by selected agencies (PropNex Realty Pte Ltd, ERA Realty Network Pte Ltd, Huttons Asia Pte Ltd, SRI Pte Ltd & OrangeTee & Tie Pte Ltd) and credited into Eligible Partner's OCBC 360 Account will be recognised as crediting of salary and count towards the computation of the required minimum amount for Salary Bonus Interest;
- (d) Special Home Loan interest rates for your owner-occupied residential property in Singapore (“Special Home Loan rates”);
- (e) Invitation to exclusive events hosted by OCBC (“Exclusive Events”); and
- (f) Usage of meetings room at selected OCBC premises for customer appointments together with our Mortgage Specialist (“Meeting Rooms”).

### 4. Terms and Conditions of the respective Programme benefits

- 4.1 In addition to these Terms, the following Terms and Conditions governing the respective benefit also apply to the Programme Benefits:

Type of Benefit	Applicable Terms and Conditions
Premium Discount	Terms and Conditions Governing the OCBC PartnerCare Insurance Promotion
Salary Bonus Interest	<a href="#">Terms and Conditions governing the 360 Account</a>

- 4.2 Exclusive discount codes will have to be keyed in when redeeming the Premium Discount benefits. If such discount code is not entered at the time of purchasing the insurance(s), the relevant benefit will not be awarded and OCBC is not obliged to award the benefit subsequently or to provide any replacement benefit or compensation.
- 4.3 The Special Home Loan rates will be offered for the home loan on your owner-occupied residential property in Singapore at a discount off the prevailing home loan rates offered by OCBC at the time of your home loan application. The amount of discount will be at OCBC's discretion.
- 4.4 Exclusive Events will be subject to availability and held at OCBC's discretion.
- 4.5 Reservations of Meeting Rooms must be made through the OCBC Mortgage Specialist and is subject to availability.

### 5. General

- 5.1 The eligibility of any property agent to participate in the Programme and/or receive any benefit shall be determined at the absolute discretion of OCBC.



- 5.2 OCBC reserves the right at its absolute discretion to terminate the Programme or vary, delete or add to any of these Terms or Programme Benefits at any time without notice including without limitation, the eligibility and the dates of the Programme.
- 5.3 OCBC shall not be responsible for the quality, merchantability or fitness for any purpose or any other aspect of the Programme, or any product and/or service relating to the Programme. 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 Programme, and/or the use of any product and/or service relating to the Programme by any person.
- 5.4 OCBC's decisions on all matters relating to the Programme shall be final and binding. No correspondence or appeal shall be entertained by OCBC. In the event of any inconsistency between these Terms and any brochure, marketing or promotional material relating to the Programme, these Terms shall prevail.
- 5.5 OCBC shall not be responsible for any loss or damage to any person in connection with the Programme howsoever arising, including any error in computing Programme Benefits, any breakdown or malfunction in any computer system or equipment, or any notice which is misdirected or lost in the post or in transmission.
- 5.6 By participating in this Programme, each Eligible Partner hereby agrees and consents to the collection, use and disclosure of their personal data by OCBC and its related corporations (collectively, "OCBC Group"), and its business partners for the purposes of managing, marketing, and administering this Programme, and such other related purposes, in accordance with OCBC's Data Protection Policy (which can be accessed via the OCBC website > Personal Banking > Policies).
- 5.7 These Terms shall be governed by the laws of Singapore and each Eligible Partner irrevocably submits to the non-exclusive jurisdiction of the Singapore courts. A person who is not a party to any agreement governed by these Terms shall have no right under the Contracts (Rights of Third Parties) Act 2001 to enforce any of these Terms.

Version Date: 28 February 2025 (Version 2)