



Terms & Conditions Governing the Top Agent Award (the “Award”)

1. Award Period

The Award period shall run from 1 December 2024 to 30 November 2025 (both dates inclusive), or such other period(s) as may be determined by Oversea-Chinese Banking Corporation Limited (“OCBC”) at its absolute discretion (“Award Period”).

2. Eligibility

A property agent who is registered with OCBC during the Award Period will qualify for the Award (“Eligible Agent”) if:

- (a) the property agent has successfully referred at least S\$10,000,000 in customer loans to OCBC between 1 December 2024 and 30 November 2025 (“Qualifying Period”);
- (b) the customer loans as referred to in Clause 2(a) are for a Singapore residential or commercial property and they are to (i) part finance the purchase of a property, (ii) refinance a property loan from another financial institution, or (iii) take up a term loan (each a “Loan” or collectively, “Loans”); and
- (c) the Loans are approved and accepted within the Qualifying Period.

3. Award Mechanics

- 3.1 Eligible Agents will be awarded the benefits in Clause 4 (the “Benefits”), subject to these Eligible Agents each providing OCBC and/or its partners with consents required for purposes of administering the Benefits.
- 3.2 OCBC reserves the right in its sole and absolute discretion to determine whether a property agent qualifies as an Eligible Agent under the Award. If OCBC in its sole and absolute discretion decides that any person is not to be considered an Eligible Agent, the Benefits will not be awarded. OCBC also has the sole and absolute discretion to additionally consider property agent(s) who have not met the eligibility criteria in Clause 2 as Eligible Agent(s).
- 3.3 If any Eligible Agent is subsequently discovered to be ineligible to participate in the Award or to receive the Benefits, OCBC reserves the right to forfeit or withdraw the Benefits at any time. No person shall be entitled to any payment or compensation from OCBC should any Benefit be forfeited or withdrawn, if any Benefit is reclaimed by OCBC.
- 3.4 OCBC reserves the right to substitute, replace or cancel any Benefit at its sole discretion without notice to any person.

4. Benefits

- 4.1 The Eligible Agents will enjoy the following benefits (“Benefits”):
 - (a) Outpatient Medical Insurance coverage from 1 January 2026 to 31 December 2026 (“Outpatient Coverage”);
 - (b) Personal Accident Insurance coverage from 1 January 2026 to 31 December 2026 (“PA Coverage”);
 - (c) Annual Service fee waiver for their Principal OCBC VOYAGE credit card (“VOYAGE Fee Waiver”); and
 - (d) A birthday gift in 2026 (“the Gift”).
- 4.2 The Outpatient Coverage is underwritten by and is subject to policy terms of Great Eastern General Insurance Limited (“GEG”) and covers medical services at DA Adept Panel Clinic. A co-payment of S\$10 per visit will be charged. Key Exclusions of the Outpatient Coverage will be in accordance with the product summary of the policy, which Eligible Agents may request for a copy from us.
- 4.3 The PA Coverage is underwritten by GEG, with a sum assured of up to 36 times the monthly average agent referral fees paid by OCBC during the Qualifying Period to the Eligible Agent, up to the maximum sum assured of S\$1,000,000. The Compensation amount for each Accidental Injury resulting in a Loss Event, Key Exclusions and Limitations of the PA Coverage will be in accordance



with the policy terms of the PA Coverage, and Eligible Agents may request for a copy of the product summary of the policy from us.

- 4.4 In order for OCBC to provide the Outpatient Coverage and PA Coverage to Eligible Agents, OCBC will be required to disclose the Eligible Agents' personal data to GEG (including the Eligible Agents' name, gender, identity number (NRIC, FIN, Passport and/or Work Permit number), nationality and date of birth) for the purposes of underwriting the Outpatient Coverage and PA Coverage and for the setting up of the Eligible Agents' account on the Great Health Corporate Mobile App for Outpatient Coverage claims (the "**Purposes**").
- 4.5 **If you do not consent to OCBC disclosing your personal data to GEG for the stated Purposes, you may opt-out of participating in this Top Agent Award by sending an email to [PartnerCare@ocbc.com] before 30 November 2025. By opting out, you will no longer be eligible for any Benefits.**
- 4.6 For Eligible Agents who have an existing principal VOYAGE card, the VOYAGE Fee Waiver will apply for the next chargeable cycle of Annual Service fee in 2026 for the Eligible Agent's principal card. For Eligible Agents whose new OCBC VOYAGE Card applications are successfully approved from 1 January 2026 to 31 January 2026 (both dates inclusive), the VOYAGE Fee Waiver will apply to the first Annual Service fee charged.
- 4.7 Any sign up/renewal VOYAGE Miles ("Bonus") as determined by OCBC will be clawed back upon the VOYAGE Fee waiver. For the avoidance of doubt, the S\$498 Annual Service Fee will be charged upon the approval of Card and at the renewal date and will be reflected in the relevant VOYAGE Card statement. Bonus will be clawed back upon the posting of the Annual Service Fee waiver but there will be no VOYAGE Fee Waiver if the Bonus cannot be clawed back for any reason whatsoever (e.g. Bonus was utilised prior to completion of VOYAGE Fee Waiver). The Terms and Conditions governing the VOYAGE Credit Card Programme will continue to apply.
- 4.8 The Gift will be presented to the Eligible Agent for his or her birthday in 2026. The Gift and its value will be determined by OCBC. Subject to availability, the Gift may also be substituted or replaced by OCBC and may differ across the Eligible Agents.
- 4.9 If the Eligible Agent does not take up or is not eligible for any of the Benefits, there will be no compensation or substitution or replacement for the Benefits provided.

5. General

- 5.1 The eligibility of any Eligible Agent to participate in the Award 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 Award or vary, delete or add to any of these terms and conditions at any time without notice including without limitation, the eligibility of any agent and the dates of the Award.
- 5.3 OCBC shall not be responsible for the quality, merchantability or fitness for any purpose or any other aspect of the Award, or any product and/or service relating to the Award. 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 Award, and/or the use of any product and/or service relating to the Award, by any person.
- 5.4 OCBC's decisions on all matters relating to the Award 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 Award, these terms and conditions shall prevail.
- 5.5 OCBC shall not be responsible for any loss or damage to any person in connection with the Award 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.
- 5.6 These terms and conditions shall be governed by the laws of Singapore and each applicant 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 and conditions shall have no right under the Contracts (Rights of Third Parties) Act 2001 to enforce any of these terms and conditions.

- 5.7 Each Eligible Agent hereby agrees and consents to the collection, use and disclosure of their personal data by OCBC Bank and its related corporations (collectively, "OCBC Group") for the purposes of the Award, the Benefits, the Purposes, and any other applicable purposes as set out in OCBC Bank's Data Protection Policy (which can be accessed via the OCBC website > Personal Banking > Policies).

Version Date: 17 February 2025