

Terms and Conditions Governing the OCBC SG60 Unit Trusts and Precious Metals Promotion 2025 (the “Promotion”)

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The Promotion Period

The OCBC SG60 Unit Trusts and Precious Metals Promotion 2025 (the “**Promotion**”) shall run from 1st August 2025 to 12th September 2025 (both dates inclusive), or such other period(s) as may be determined by Oversea-Chinese Banking Corporation Limited (“**OCBC Bank**”) in its absolute discretion (the “**Promotion Period**”).

Promotion A – Terms and Conditions Governing the OCBC SG60 Unit Trusts Promotion (the “**Promotion**”)

1. Eligibility

- 1.1 You are eligible to participate in this Promotion if you (an “**Eligible Individual**”):
- (a) have a current or savings account with OCBC Bank which is active and in good standing with OCBC Bank at the point of fulfilment; and
 - (b) are residing in Singapore; and
 - (c) have access to OCBC Internet Banking or the OCBC app

2. Eligible Transaction

- 2.1 Invest a lump sum into Unit Trusts in SGD, AUD, EUR, GBP or USD denomination (as defined in clause 3.1) using cash from your OCBC Current / Savings account or OCBC Supplementary Retirement Scheme Account (“**SRS**”) via OCBC Internet Banking or OCBC App to qualify for a cash reward (the “**Gift**”).
- 2.2 Investment in Unit Trusts with CPF does not constitute an Eligible Transaction for this Promotion.
- 2.3 Unit Trusts investment into money market funds and Unit Trusts transferred in from other financial institutions do not constitute an Eligible Transaction and are excluded from this Promotion.

3. Promotion Mechanics

- 3.1 An Eligible Individual shall be entitled to receive a Gift if clause 1.1 and 2.1 above are fulfilled, and according to the lump sum investment below.

Eligible Lump Sum Investment in SGD, AUD, EUR, GBP, USD	Gift amount (SGD)
At least \$20,000 and up to \$39,999	S\$20
At least \$40,000 and up to \$59,999	S\$40
At least \$60,000 and above	S\$60

- 3.2 An Eligible Individual is entitled to receive a maximum of S\$60 Gift if multiple eligible lump sum investments are made during the Promotion.

Illustrations of multiple Eligible Transactions made by an Eligible Individual during the Promotion Period:

Illustration 1 – 2 Eligible Transactions

Investment date	Investment amount	Gift amount	Eligible for Gift?
2 nd Aug 2025	SGD20,000	S\$20	Eligible for a gift amount of S\$40
1 st Sep 2025	USD20,000	S\$20	

Illustration 2 – 2 Eligible Transactions

Investment date	Investment amount	Gift amount	Eligible for Gift?
10 th Aug 2025	SGD20,000	S\$20	Eligible for a maximum gift amount of S\$60
25 th Aug 2025	SGD40,000	S\$40	

Illustration 3 – 3 Eligible Transactions

Investment date	Investment amount	Gift amount	Eligible for Gift?
8 th Aug 2025	SGD10,000	-	Eligible for a maximum gift amount of S\$60
20 th Aug 2025	SGD40,000	S\$40	
10 th Sep 2025	AUD40,000	S\$40	

- 3.3 Promo code cannot be used in conjunction with the Promotion. The use of a promo code will result in automatic disqualification from receiving any Gift associated with the Promotion.
- 3.4 Customers are to review the details of the fund for the relevant sales charge applicable before making any Unit Trust purchase.
- 3.5 For the avoidance of doubt, if any Eligible Individual entitled to the Gift is subsequently found to be ineligible for the Promotion, OCBC Bank shall not be obligated or liable to provide the Gift to another Eligible Individual.

4. Gift

- 4.1 Subject to the fulfilment of all the conditions specified in these terms and conditions to the absolute satisfaction of OCBC Bank, an Eligible Individual who qualifies to receive the Gift will have the Gift credited into his/her current or savings account with OCBC Bank by 31st October 2025 (or such other dates as OCBC may determine in its absolute discretion).
- 4.2 OCBC Bank reserves the rights and at any time at its absolute discretion and without giving any reason or notice to withdraw, clawback, cancel and/or invalidate any 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.

Promotion B – Terms and Conditions Governing the OCBC SG60 Precious Metals Promotion (the “Promotion”)

1. Eligibility

1.1 You are eligible to participate in this Promotion if you (an “**Eligible Individual**”):

- (a) have a current or savings account with OCBC Bank which is active and in good standing with OCBC Bank at the point of fulfilment; and
- (b) are residing in Singapore; and
- (c) have access to the OCBC app

2. Eligible Transaction

2.1 Invest a lump sum into Precious Metal – Gold (XAU) or Silver (XAG) (as defined in clause 3.1) via the OCBC app during the Promotion Period to qualify for cash reward (the “**Gift**”).

3. Promotion Mechanics

3.1 An Eligible Individual shall be entitled to receive a Gift if clause 1.1 and 2.1 above are fulfilled, according to the lump sum amount invested below.

Eligible Lump Sum Investment amount	Gift amount (SGD)
At least SGD10,000 and up to SGD19,999	S\$20
At least SGD20,000 and up to SGD29,999	S\$40
At least SGD30,000 and above	S\$60

3.2 An Eligible Individual may elect to make investment transactions denominated in foreign currencies from Global Savings Account (GSA). All such foreign currency amounts shall be converted into their Singapore Dollar (SGD) equivalent using OCBC Bank’s prevailing end-of-day exchange rate as determined by the Bank on the date of the respective transaction.

3.3 In the event of any dispute or disagreement regarding the SGD equivalent of any foreign currency investment amount, OCBC Bank shall have the sole and absolute discretion to determine the final SGD investment amount. Such determination by OCBC Bank shall be final, conclusive, and binding on all parties.

3.4 An Eligible Individual is entitled to receive a maximum of S\$60 Gift if multiple eligible lump sum investments are made during the Promotion.

Illustrations of multiple Eligible Transactions made by an Eligible Individual during the Promotion Period:

Illustration 1 – 2 Eligible Transactions

Investment date	Investment amount	Gift amount	Eligible for Gift?
2 nd Aug 2025	SGD15,000	S\$20	Eligible for a maximum gift amount of S\$60
1 st Sep 2025	SGD20,000	S\$40	

Illustration 2 – 2 Eligible Transactions

Investment date	Investment amount	Gift amount	Eligible for Gift?
10 th Aug 2025	SGD9,000	Not Eligible	Eligible for a gift amount of S\$20
25 th Aug 2025	SGD18,000	S\$20	

Illustration 3 – 3 Eligible Transactions

Investment date	Investment amount	Gift amount	Eligible for Gift?
8 th Aug 2025	SGD5,000	Not Eligible	Eligible for a maximum gift amount of S\$60
20 th Aug 2025	SGD20,000	S\$40	
10 th Sep 2025	SGD30,000	S\$60	

- 3.5 For the avoidance of doubt, if any person entitled to the Gift is subsequently found to be ineligible for the Promotion, OCBC Bank shall not be obligated or liable to provide the Gift to another Eligible Individual.

4. Gift

- 4.1 Subject to the fulfilment of all the conditions specified in these terms and conditions to the absolute satisfaction of OCBC Bank, an Eligible Individual who qualifies to receive the Gift will have the Gift credited into his/her current or savings account with OCBC Bank by 31st October 2025 (or such other dates as OCBC Bank may determine in its absolute discretion).
- 4.2 OCBC Bank reserves the rights and at any time at its absolute discretion and without giving any reason or notice to withdraw, clawback, cancel and/or invalidate any 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.

Other Terms and Conditions Governing the Promotion

1. General

- 1.1 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.
- 1.2 The eligibility of any Eligible Individual to participate in this Promotion and/or to receive any Gift shall be determined at the absolute discretion of OCBC Bank.
- 1.3 By participating in the Promotion, the Eligible Individual 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 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).
- 1.4 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.

- 1.5 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.
- 1.6 OCBC's decisions on all matters relating to this Promotion 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 Promotion, these terms and conditions will prevail.
- 1.7 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.