

Terms & Conditions Governing the OCBC Foreign Exchange Promotion from 5 October 2026 to 31 December 2026 (the “Promotion”)

Promotion Period

- The promotion period shall run for such period(s) as may be determined by Oversea-Chinese Banking Corporation Limited (“**OCBC Bank**”) at its absolute discretion (the “**Promotion Period**”), unless varied or terminated by OCBC Bank.

Eligibility

- You are eligible to participate in this Promotion if you fulfil all of the following criteria:
 - (i) 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
 - (ii) are residing in Singapore; and
 - (iii) you have access to OCBC Internet Banking/ Mobile Banking (an “**Eligible Customer**”); and
 - (iv) you are an employee of a company participating in the Workplace Banking Programme (a “**Workplace Banking Customer**”) and
 - (v) receive a notification from OCBC Bank informing you that you are eligible for the Discount.

Discounts

- Eligible Customer can enjoy 80% off Foreign Exchange spreads (“Discount”), in accordance with the terms of the Promotion.
- The Promotion is not valid in conjunction with other in-store promotions or discount programmes.
- The Promotion is only valid for purchases made for personal use and not applicable for traders.
- OCBC Bank reserves the right to claim the full cost of the Discount from the Eligible Customer by debiting any account of the Eligible Staff in the event that the Eligible Customer cancels, refunds, or reverses any transaction made during the Promotion Period, as a result of which the minimum spend requirement is not met.

Foreign Currency

- Foreign currency investments or deposits are subject to inherent exchange rate fluctuation that may provide opportunities and risks. Consequently, exchange rate fluctuations may affect the value of your foreign currency investments or deposits.
- Earning on foreign currency investments or deposits may change depending on the exchange rates prevalent at the time of their maturity if you choose to convert.
- Exchange controls may apply to certain foreign currencies from time to time.
- Any pre-termination costs will be taken and deducted from your deposit directly and without notice.

General

- The eligibility of any Eligible Customer to participate in this Promotion and/or enjoy any Discount shall be determined at the absolute discretion of OCBC Bank.
- 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.
- 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.
- 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.

- 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.
- By participating in this Promotion, the Eligible Staff 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).
- 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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