OCBC Bank
65 Chulia Street OCBC Centre
Singapore 049513

Terms and Conditions Governing the OCBC Supplementary Retirement Scheme (SRS) Unit Trusts 2025 Promotion (the "Promotion")

The OCBC Supplementary Retirement Scheme (SRS) Unit Trusts 2025 Promotion (the "Promotion") runs from **15 November 2025 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 sole discretion ("Promotion Period").

Terms and Conditions governing the OCBC Supplementary Retirement Scheme (SRS) Unit Trusts 2025 Promotion are to be read in conjunction with the Terms and Conditions governing Supplementary Retirement Scheme (SRS) Account.

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) hold an OCBC Supplementary Retirement Scheme (SRS) account; and
(c) are residing in Singapore; and
(d) have access to OCBC Internet Banking or the OCBC App.

2. Eligible Transaction

To qualify for cash reward ("**Gift**") and the sales charge discount, Eligible Individual must:

2.1 Invest a lump sum into Unit Trusts (as defined in clause 3.2) using SRS funds only via OCBC Internet Banking or the OCBC App.

2.2 Enter the promo code **BYE25UT** during the transaction process. This promo code is mandatory to unlock both benefits: the Gift and the 25% sales charge discount.

2.3 Investment made using CPF or cash (non-SRS) do not qualify for this Promotion.

2.4 Investment into money market funds or 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 **Promo Code Requirement**
(a) The promo code **BYE25UT** is the only valid promo code for this Promotion.
(b) Any other promo code entered will render the transaction disqualified, even if all other requirements are met.
(c) Failure to enter the correct promo code will result in disqualification from receiving both benefits.

3.2 **Gift**

SRS Qualifying Investment Amount	Gift Amount (SGD)
S$15,000 - S$19,999	$15
S$20,000 - S$29,999	$20
S$30,000 and above	$30 (maximum)

(a) The maximum Gift amount per Eligible Individual is capped at **S$30**, regardless of the number of qualifying investments made during the Promotion Period.

3.3 **Sales Charge Discount**
(a) Entering the promo code **BYE25UT** also entitles you to a 25% discount on the prevailing sales charge for eligible Unit Trusts.
(b) The discount is not applicable to Unit Trusts with 0% sales charge.
(c) The discounted rate will be automatically applied at the point of transaction upon successful entry of the promo code.

3.4 **Additional Notes**
(a) Customers are advised to review the fund details and applicable sales charges before making any Unit Trust purchase.

(b) OCBC Bank reserves the right to disqualify any customer found to be ineligible, even after the Gift or discount has been awarded.

4. Gift Fulfilment

4.1 Subject to the fulfilment of all conditions, the Gift will be credited into the Eligible Individual's OCBC current or savings account by **28 February 2026**, or such other date as determined by OCBC Bank.

4.2 OCBC Bank reserves the right to withdraw, clawback, cancel or invalidate any Gift awarded without prior notice or liability. No compensation will be provided in such cases.

5. General

5.1 This promotion shall not apply in conjunction with any other privileges or promotion unless otherwise stated.

5.2 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.

5.3 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.

5.4 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).

5.5 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.

5.6 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.

5.7 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.

5.8 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.