Terms and Conditions Governing the OCBC GROWUT50 Unit Trusts 2026 Promotion

Promotion Period

The OCBC GROWUT50 Unit Trusts 2026 Promotion (the "**Promotion**") will run from **1 November 2026 to 31 December 2026** (both dates inclusive), or such other period as Oversea-Chinese Banking Corporation Limited ("**OCBC Bank**") may determine at its sole discretion (the "**Promotion Period**").

These terms and conditions are to be read together with the Terms and Conditions governing OCBC Investment Services (as amended from time to time), as well as the Terms and Conditions governing the Supplementary Retirement Scheme (SRS) (as amended from time to time), where applicable.

1. Eligibility

1.1 You are eligible to participate in the Promotion if you satisfy all of the following requirements (an "**Eligible Individual**"):

(a) you hold an OCBC current or savings account, or an OCBC Supplementary Retirement Scheme account ("**SRS Account**");

(b) the account mentioned in paragraph 1.1(a) is used to fund the relevant Eligible Transaction (as defined below), and that account is active and in good standing when the Eligible Transaction is executed; and

(c) you have access to OCBC Internet Banking or the OCBC app.

2. Eligible Transaction

2.1 An "**Eligible Transaction**" refers to a transaction that satisfies all of the following requirements:

(a) The transaction is either:

(i) a lump-sum investment of at least S$1,000 in an eligible Unit Trust; or

(ii) an investment under a Monthly Investment Plan ("**MIP**") of at least S$100 in an eligible Unit Trust.

(b) the purchase is funded from the Eligible Individual's OCBC current or savings account or SRS Account;

(c) the Unit Trust is offered by OCBC Bank, and the transaction is made through OCBC Internet Banking or the OCBC app during the Promotion Period; and

(d) the promo code **GROWUT50** is entered during the transaction process.

2.2 The following do not constitute Eligible Transactions:

(a) Any purchases of Unit Trusts made using CPF funds;
(b) Any investments into money market funds;
(c) Any Unit Trusts transferred from another financial institution; and
(d) Any switches, redemptions, sales, cancelled transactions, reversed transactions, refunded transactions and unsuccessful transactions.

3. Promotion Mechanics

3.1 Upon completing an Eligible Transaction during the Promotion Period, and subject to the Eligible Individual satisfying these Terms and Conditions to OCBC Bank's satisfaction, the Eligible Individual will receive a 50% discount on the prevailing sales charge for that Eligible Transaction.

3.2 The discounted sales charge will be applied at the point of transaction upon successful entry of the promo code **GROWUT50**. The promo code **GROWUT50** is the only valid promo code for this Promotion.

3.3 The discount is not applicable to Unit Trusts with 0% sales charge.

3.4 Each Eligible Transaction will be assessed separately. OCBC Bank may withhold, withdraw, claw back, cancel or invalidate any discount awarded or due to be awarded under the Promotion if the Eligible Transaction is cancelled, reversed, refunded or otherwise invalidated.

3.5 OCBC Bank may, at its absolute discretion and without prior notice, withhold, withdraw, claw back, cancel or invalidate any discount awarded or due to be awarded under the Promotion if the Eligible Individual breaches these Terms and Conditions or is subsequently found to be ineligible, or if OCBC Bank determines that the discount was applied incorrectly.

4. General

4.1 An Eligible Individual may participate in and receive benefits under any other OCBC promotion, offer, privilege or discount for which they qualify, including where the same Eligible Transaction qualifies for another benefit, unless the applicable terms and conditions state otherwise.

4.2 OCBC Bank may, at its absolute discretion, terminate the Promotion or amend, delete or add to these Terms and Conditions at any time without prior notice, including the eligibility criteria, Promotion Period and Promotion Mechanics.

4.3 Notwithstanding anything in these terms and conditions, OCBC Bank reserves the right to determine, at its absolute discretion, an individual's eligibility to participate in the Promotion and receive the 50% sales charge discount.

4.4 By participating in the Promotion, the Eligible Individual agrees and consents to the collection, use and disclosure of their personal data by OCBC Bank and its related corporations (collectively, the "OCBC Group") for the purposes of managing and administering the Promotion and for other related purposes, in accordance with OCBC Bank's Data Protection Policy, accessible through the OCBC website under Personal Banking > Policies.

4.5 To the extent permitted by law, OCBC Bank is not responsible for any loss or damage arising in connection with the Promotion, including any error in determining eligibility or applying the discount, any system breakdown, transaction delay or misdirected notice.

4.6 OCBC Bank's decisions on all matters relating to the Promotion are final and binding, and no correspondence or appeal will be entertained. If there is any inconsistency between these Terms and Conditions and any brochure, advertisement, marketing or promotional material relating to the Promotion, these Terms and Conditions will prevail.

4.7 These terms and conditions are governed by the laws of Singapore, and each Eligible Individual irrevocably submits to the non-exclusive jurisdiction of the courts of Singapore. A person who is not a party to these Terms and Conditions has no right under the Contracts (Rights of Third Parties) Act 2001 to enforce any provision of these Terms and Conditions.