

Terms and Conditions Governing OCBC Unit Trust Starter Campaign (the “Campaign”)

Campaign Period

The Unit Trust Starter Campaign (the “Campaign”) runs from **8 June 2026 to 31 August 2026** (both dates inclusive), or such other period(s) as may be determined by Oversea-Chinese Banking Corporation Limited (“OCBC”) at its sole discretion (the “Campaign Period”).

These Terms and Conditions are to be read in conjunction with the Terms and Conditions governing Unit Trusts offered by OCBC Bank.

1. Eligibility

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

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

2. Eligible Transaction

- 2.1 An Eligible Individual must successfully apply the **UTSTARTER** promo code at the point of execution of an Eligible Transaction during the Campaign Period. Failure to do so will render the transaction ineligible.
- 2.2 An Eligible Transaction refers to either:
 - (a) a lump sum investment of a minimum of S\$1,000, or
 - (b) an investment under a Monthly Investment Plan (“MIP”) with a minimum investment amount of S\$100 or USD100, into Unit Trusts offered by OCBC Bank via OCBC Internet Banking or the OCBC app, funded using monies from the Eligible Individual’s OCBC Current / Savings Account or OCBC Supplementary Retirement Scheme Account (“SRS”).
- 2.3 Investment in Unit Trusts using CPF funds, investments into money market funds, Unit Trusts that are subject to a 0% sales charge, and Unit Trusts transferred in from other financial institutions do not constitute Eligible Transactions.
- 2.4 Only purchase transactions in Unit Trust(s) shall be deemed Eligible Transactions. Switch, redemption, and sell transactions shall not qualify under this Campaign.

3. Campaign Mechanics

- 3.1 An Eligible Individual who completes an Eligible Transaction during the Campaign Period shall be entitled to enjoy:
- 35% off the prevailing sales charge of 0.88% applicable to Unit Trust purchase transactions.
- 3.2 The Campaign applies solely to the sales charge applicable to Unit Trust investments and does not apply to any other fees, charges, costs, expenses, or charges imposed by OCBC Bank or any relevant third party.
- 3.3 The Campaign is not transferable, not exchangeable for cash, and cannot be combined with any other promotions, privileges, or promo codes unless otherwise stated by OCBC Bank.
- 3.4 For the avoidance of doubt, if any person entitled to the Campaign benefit is subsequently found to be ineligible for the Campaign, OCBC Bank shall not be obligated or liable to extend the Campaign benefit to another individual.

4. Campaign Benefit

- 4.1 Subject to the fulfilment of all conditions specified in these Terms and Conditions to the absolute satisfaction of OCBC Bank, the applicable preferential sales charge shall be applied immediately at the point of transaction execution for each Eligible Transaction.
- 4.2 OCBC Bank reserves the right, at its absolute discretion and without prior notice, to withdraw, revise, claw back, cancel, or invalidate any Campaign benefit if an Eligible Individual is found to have breached these Terms and Conditions or is otherwise ineligible.

5. General

- 5.1 This Campaign shall not apply in conjunction with any other privileges or promotions unless otherwise stated.
- 5.2 OCBC Bank reserves the right, at its absolute discretion, to terminate the Campaign 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 Campaign.
- 5.3 The eligibility of any Eligible Individual to participate in this Campaign and/or to receive any Campaign benefit shall be determined at the absolute discretion of OCBC Bank.
- 5.4 By participating in the Campaign, the Eligible Individual 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 Campaign, and such other related purposes, in accordance with OCBC's Data Protection Policy (accessible via the OCBC website > Personal Banking > Policies).

- 5.5 OCBC Bank shall not be responsible for any loss or damage arising in connection with the Campaign, including any error in computing chances, system breakdowns, or misdirected notices.
- 5.6 OCBC's decisions on all matters relating to this Campaign shall be final and binding. No correspondence or appeal shall be entertained. In the event of any inconsistency between these terms and conditions and any marketing material, these terms and conditions shall prevail.
- 5.7 These terms and conditions shall be governed by the laws of Singapore, and each participant irrevocably submits to the non-exclusive jurisdiction of the courts of Singapore. A person who is not a party to these terms shall have no right under the Contracts (Rights of Third Parties) Act 2001 to enforce any provision herein.