

TERMS AND CONDITIONS GOVERNING EXTRACASH LOAN CASHBACK PROMOTION
(ref: ECL1000)

Promotion Period

- 1) The promotion period shall run from 02 March 2026 Singapore Time (SGT) 00:00 to 30 April 2026 SGT 23:59 (both dates inclusive), or such other period(s) as may be determined by Oversea-Chinese Banking Corporation Limited (“OCBC Bank”) at its absolute discretion (the “Promotion Period”).

Eligibility

- 2) Subject to these terms and conditions, the ExtraCash Loan Cashback Promotion (“Promotion”) is open only to those (“Eligible Customer”):
 - (a) who have successfully applied for an ExtraCash Loan via OCBC Website or OCBC Mobile Banking, and the ExtraCash Loan application is approved within the Promotion Period; and
 - (b) your ExtraCash Loan and OCBC Current/Savings Account that is used for repayment of your ExtraCash Loan (“Direct Debiting Account”) are active and in good standing with OCBC Bank during the Promotion Period.

Promotion Mechanics

- 3) Subject to these terms and conditions, an Eligible Customer who is entitled to receive cashback under this Promotion (“Cashback”), the amount of which is as set out in the table below:

Promotion & Criteria	Cashback Rewards
Successfully applied for ExtraCash Loan with tenor of at least 36 months and above.	2% cashback on approved loan amount (capped at S\$1,000)

Cashback

- 4) Each Eligible Customer is only entitled to receive a maximum of S\$1,000 Cashback under the Promotion. For avoidance of doubt, in the event of multiple approved applications, Eligible Customer will receive the Cashback on the loan with the earliest loan approval date during the Promotion Period.
- 5) Subject to the fulfilment of all the abovementioned criteria specified in these terms and conditions to the absolute satisfaction of OCBC Bank, the Cashback will be credited to the Eligible Customer’s Direct Debiting Account used for the applicable ExtraCash Loan within (3) three months from the end of Promotion Period.
- 6) The Promotion shall not apply in conjunction with any other privileges or promotions unless otherwise stated.
- 7) OCBC Bank reserves the right and at any time at its absolute discretion and without giving any reason or notice to withdraw, clawback, cancel and/or invalidate any cashback 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.
- 8) If any Eligible Customer is subsequently discovered to be ineligible to participate in the s or to receive the Cashback (which eligibility shall be determined at the discretion of OCBC Bank), OCBC Bank reserves the right to (i) withdraw the Cashback at any time; or (ii) claw-back the Cashback or request the relevant person to repay to or compensate OCBC Bank the value of the Cashback at any time, and OCBC Bank shall have the right to debit the value of the Cashback or such other amount as it deems fit from the account(s) of the customer. No person shall be entitled to any payment or compensation from OCBC Bank should any Cashback be withdrawn, if any Cashback is reclaimed by OCBC Bank, or if a customer is asked to repay to or compensate OCBC Bank the value of the Cashback for whatsoever reasons.

General

- 9) The eligibility of any Eligible Customer to participate in this Promotion and/or receive any Cashback shall be determined at the absolute discretion of OCBC Bank.
- 10) 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.
- 11) 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.
- 12) 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.
- 13) 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.
- 14) By participating in this Promotion, the Eligible Customer 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).
- 15) 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.

Version Date: 02 March 2026