



Terms & Conditions Governing the OCBC HDB Home Loan Refinancing Promotion (the "Promotion")

Promotion Period

1. The promotion period shall run from 1 April 2026 to 30 June 2026 (both dates inclusive), or such other period(s) as may be determined by Oversea-Chinese Banking Corporation Limited ("OCBC") at its absolute discretion (the "Promotion Period"). Each Eligible Customer will receive one Gift for all loans applied and accepted during the Promotion Period.

Eligibility

2. You will qualify for the Promotion ("Eligible Customer") if:
 - (a) you have successfully applied for the refinancing of your existing HDB home loan with another financial institution or refinancing of your HDB concessionary loan with an OCBC Home Loan during the Promotion Period;
 - (b) you are not referred to refinance your HDB Home loan with OCBC by a registered Property Agent, Insurance Agent or a Mortgage Broker;
 - (c) your OCBC HDB Home Loan is approved and accepted within the Promotion Period; and
 - (d) Your OCBC HDB Home Loan is at least S\$300,000.

Promotion Mechanics

3. Eligible Customers will be awarded with a cash reward of S\$2250 (the "Reward").
4. The Reward will be credited into the Eligible Customer's Direct Debit Authorisation Account ("DDA") within two (2) months from the date that OCBC first releases the loan to the Eligible Customer.
5. The Eligible Customer will have to pay an amount equivalent to the Reward (the "Claw-Back Amount") if the loan is cancelled or if, within a period of 36 months from the date of the loan disbursement, one or more of the following events occur:
 - a. The loan is paid off in full;
 - b. The loan, or any part of it, is cancelled;
 - c. Any of the events set out in clause 11 of the 'Terms and Conditions Governing HDB Home Loans' occurs.

In the event that the Claw-Back Amount is due from the Eligible Customer, OCBC reserves the right to deduct the Claw-Back Amount from the Eligible Customer's DDA.

6. For the avoidance of doubt, any payment of the Claw-Back Amount by the Eligible Customer to OCBC will not affect OCBC's rights to enforce any of the other terms and conditions in the letter of offer to the Eligible Customer.

General

7. The eligibility of any Eligible Customer to participate in the Promotion shall be determined at the absolute discretion of OCBC.



8. OCBC 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.
9. If any Eligible Customer is subsequently discovered to be ineligible to participate in the Promotion or to receive the Reward, OCBC reserves the right to (i) forfeit or withdraw the Reward at any time; or (ii) (where the reward has been credited) claw-back the Reward or request the relevant customer to repay or compensate OCBC for the Reward at any time, and OCBC shall have the right to debit the Reward from the account(s) of the customer. No person shall be entitled to any payment or compensation from OCBC should any Reward be withdrawn or reclaimed by OCBC, or if a customer is asked to repay to or compensate OCBC the Reward for whatsoever reasons.
10. OCBC 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.
11. Notwithstanding anything herein, OCBC 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.
12. OCBC'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. 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.
13. OCBC 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. 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.
15. By participating in this Promotion, the Eligible Customer hereby agrees and consents to the collection, use and disclosure of their personal data by OCBC 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)."

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