

## **Terms and Conditions Governing the OCBC My GREAT PA Plan Debit Card Bonus Cash Reward Promotion (the “Promotion”)**

### **1. Promotion Period**

1.1 The promotion period shall be from 15 August 2025 to 30 September 2025 (both dates inclusive), or such other period(s) as may be determined by Oversea-Chinese Banking Corporation Limited (“**OCBC Bank**”) in its absolute discretion (the “**Promotion Period**”).

### **2. Eligibility**

2.1 You will qualify for the Promotion (each, an “**Eligible Cardmember**”) if you are the **first 800 customers** who fulfil the criteria below:

- a. You purchased a My GREAT PA Plan (“**Policy**”) within the Promotion Period and incepted by 31 October 2025;
- b. The initial premium payment is made through annual mode (ie. S\$305.20 per annum), and it is charged to an OCBC Debit Card (“**Eligible Card**”);
- c. The Policy remains under the “**Inforced**” status for **at least 1 month** after the Policy is incepted; and
- d. Your Eligible Card account and the OCBC Current/ Savings account **denominated in Singapore Dollars** that the Eligible Card is tagged to, are active and in good standing with OCBC Bank at time of receiving the Reward (defined below).

### **3. Promotion Mechanics**

3.1 During the Promotion Period, Customers who fulfils the criteria stated in clause 2.1 will be eligible to receive a S\$35 bonus cash reward (“**Reward**”).

#### **To illustrate:**

A customer is deemed an Eligible Cardmember if:

- a. Customer applies for the Policy on **1 September 2025**;
- b. Selected the annual payment mode and charged the premium to an Eligible Card; and
- c. Has the policy **incepted on 1 September 2025**, with the Policy remaining under the “**Inforced**” status up till **1 October 2025**.

3.2 The Reward will be credited accordingly into the Eligible Cardmembers’ OCBC Current/ Savings account tagged to the Eligible Card that was used to make payment for the Policy, or any other OCBC Singapore Dollar Current/Savings Account as determined by OCBC Bank. Upon being deemed an Eligible Cardmember, the Reward will be credited **within 3 months**.

3.3 Each Eligible Cardmember who participates in this Promotion is only entitled to receive one Reward under this Promotion throughout the entire Promotion Period.

### **4. General**

4.1 The eligibility of any Eligible Cardmember to receive the Reward shall be determined at the absolute discretion of OCBC Bank.

4.2 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 cardholder and the dates of the Promotion.

4.3 OCBC Bank will not be responsible or held liable for any loss to or expenses that any person incurs in connection with the Promotion, including any error in computation, any breakdown or malfunction in any computer system or equipment.

4.4 The Reward is not transferrable or exchangeable for other items. OCBC Bank reserves the right to replace the Reward with any item of similar value.

4.5 OCBC Bank shall not be responsible for the quality, merchantability or fitness for any purpose or any other aspects of Promotion and/or any product/service relating to the Promotion (including without limitation, the Reward). Notwithstanding anything herein, OCBC Bank shall not at any time be responsible or held liable for any defects or malfunction in any reward, and/or for any loss, injury, damage or harm suffered or incurred by or in connection with the use of the Promotion and/or any product/service relating to the Promotion (including without limitation, the Reward) by any person.

4.6 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.

4.7 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.

4.8 These terms and conditions shall be governed by the laws of Singapore and the participants in this Promotion irrevocably submit to the non-exclusive jurisdiction of the courts of Singapore. A person who is not a participant of this Promotion shall have no right under the Contracts (Rights of Third Parties) Act 2001 to enforce any of these terms and conditions.

4.9 By participating in this Promotion, the Eligible Cardmember 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).

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