OCBC Bank
65 Chulia Street OCBC Centre Singapore
049513

Terms and Conditions Governing OCBC SeniorCare Branch Activities Financial Needs Analysis (FNA) Promotion December 2026 (Exclusive to OCBC Ang Mo Kio Central Branch only)

The OCBC SeniorCare Branch Activities Financial Needs Analysis (FNA) Promotion December 2026 (the "**Promotion**") takes place on 6 December 2026 from 11:00 to 15:00 (the "**Promotion Period**") or such other periods(s) as may be determined and notified by Oversea-Chinese Banking Corporation Limited ("**OCBC Bank**") at its absolute discretion or while stocks last.

1. Eligibility

1.1 The Promotion is open to customers who visit the OCBC Ang Mo Kio Central Branch during the Promotion Period. ("**Eligible Customer**").

2. Promotion Mechanics

2.1 An Eligible Customer who successfully completes a Financial Needs Analysis ("**FNA**") with a Personal Wealth Manager at OCBC Ang Mo Kio Central Branch during the Promotion Period ("**Qualifying Customer**") shall be entitled to receive one (1) S$20 voucher (the "**Voucher**"), while stocks last and subject to OCBC Bank's verification.

2.2 Each Qualifying Customer is entitled to a maximum of one (1) Voucher during the Promotion Period, regardless of the number of Financial Needs Analysis (FNAs) completed. The Voucher is strictly non-transferable and non-exchangeable for cash, credit, or any other item.

2.3 OCBC reserves the right to substitute or replace the Voucher or part thereof with an item of similar value at its sole discretion without notice to any person.

3. General

3.1 This Promotion shall not apply in conjunction with any other privileges or promotions unless otherwise stated.

3.2 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.

3.3 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 vouchers 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.

3.4 The eligibility of any Eligible Customer to participate in this Promotion and/or receive any voucher shall be determined at the absolute discretion of OCBC Bank.

3.5 If any Eligible Customer is subsequently discovered to be ineligible to participate in the Promotion or to receive the voucher, OCBC Bank reserves the right to request the relevant customer to repay to or compensate OCBC Bank the value of the voucher at any time, and OCBC Bank shall have the right to debit the value of the voucher 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 amount that is reclaimed by OCBC Bank, or if a customer is asked to repay to or compensate OCBC Bank the value of the voucher for whatsoever reasons.

3.6 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. The decision of OCBC Bank on all matters relating to this Promotion shall be final and binding on all participants. No correspondence or appeal shall be entertained by OCBC Bank.

3.7 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.

3.8 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.

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