

## Terms and Conditions Governing OCBC Premier Banking Client Referral Programme (the "Programme")

1. The Programme ("**Programme**") is open to existing OCBC Premier Banking Clients who are not under the OCBC Referral Intermediary Programme (individually "**Eligible Client**" and collectively "**Eligible Clients**"). The Programme will commence on **1 August 2025** and end on **30 September 2025**, both dates inclusive ("**Programme Period**").
2. Employees of Oversea-Chinese Banking Corporation Limited ("**OCBC**") and its subsidiaries are not eligible to participate in this Programme.
3. To participate in this Programme, the Eligible Client will have to submit to OCBC a signed copy of the "Terms & Conditions Governing OCBC Premier Banking Referral Programme" during the Programme Period.
4. By participating in this Programme:
  - (a) the Eligible Client consents to having the referrals and his or her name disclosed to the person(s) referred by them to OCBC; and
  - (b) the Eligible Client confirms that he has obtained the Referred Client's (as defined below) consent to having his or her name and status of successful signing up under the Programme disclosed to the Eligible Client.
5. Referrals are considered successful when the person referred by the Eligible Client fulfils all the following criteria ("**Referred Client**"):
  - (a) opens a new account as the primary account holder and signs up as an OCBC Premier Banking Client, OCBC Premier Banking Asia Client or as an accredited investor in the OCBC Premier Private Client segment, and the month in which the OCBC Premier Banking, OCBC Premier Banking Asia or OCBC Premier Private Client Relationship is successfully established is referred to as the "**Onboarding Month**";
  - (b) funds their new account with a minimum of S\$350,000 [for the new OCBC Premier Banking Client or new OCBC Premier Banking Asia Client] or S\$1,500,000 [for the new OCBC Premier Private Client] (or its equivalent) in Fresh Funds (as defined in Clause 6 below) ("**Minimum Balance**") for any of the following products: Singapore Dollar Current and Savings account, Singapore Dollar time deposit, Foreign Currency time deposit, unit trust, structured deposits, regular premium insurance and single premium insurance offered by OCBC (subject to OCBC's assessment of product suitability for the Referred Client) ("**Eligible Products**");
  - (c) for the New OCBC Premier Banking Client, places the Fresh Funds no earlier than one month before the Onboarding Month and no later than one month after the Onboarding Month; for the New OCBC Premier Banking Asia Client, places the Fresh Funds no earlier than one month before the Onboarding Month and no later than three months after the Onboarding Month; and for the New OCBC Premier Private Client, places the Fresh Funds no earlier than three months before the Onboarding Month and no later than one month after the Onboarding Month.
  - (d) maintains the Minimum Balance in the relevant account for at least 3 months after the month of most recent placement of Fresh Funds into the Eligible Product as the primary account holder (the "**Minimum Maintenance Period**").
6. "**Fresh Funds**" refers to funds (i) in the form of non-OCBC cheques/cashier's orders/demand drafts or (ii) funds that are not withdrawn from any OCBC accounts and re-deposited in the last 30 days, and funds must be incremental to the Referred Client's overall deposit balances 30 days prior to the date of deposit.
7. In the event that a referred client is unsuccessful in signing up as an accredited investor in the OCBC Premier Private Client segment, such client may still qualify as a Referred Client under the Programme as an OCBC Premier Banking Client or OCBC Premier Banking Asia Client (subject to the terms and conditions under Clause 5 above being met).
8. A Referred Client who successfully signs up as an OCBC Premier Banking Client or an OCBC Premier Banking Asia Client, will not qualify as a Referred Client for the OCBC Premier Private Client Cash Reward (as defined in Clause 14) even if they are subsequently upgraded to OCBC Premier Private Client.
9. For the avoidance of doubt:
  - (a) existing OCBC clients (who are not OCBC Premier Banking Clients, OCBC Premier Banking Asia Clients or OCBC Premier Private Clients) who (i) deposit a minimum of S\$1,500,000 (or its equivalent in a foreign currency) in Fresh Funds, (ii) qualify as accredited investors and (iii) are upgraded to OCBC Premier Private Client, and existing OCBC clients (who are not OCBC Premier Banking Clients, OCBC Premier Banking Asia Clients or OCBC Premier Private Clients) who (i) deposit a minimum of S\$350,000 (or its equivalent in a foreign currency) in Fresh Funds and (ii) are upgraded to the OCBC Premier Banking or OCBC Premier Banking Asia, will be considered Referred Clients under the Programme when the Minimum Maintenance Period is met; and
  - (b) existing OCBC Premier Banking Clients, OCBC Premier Banking Asia Clients or OCBC Premier Private Clients who open new accounts (be it in his or her sole name or jointly with another person) will not be considered Referred Clients under the Programme, even if they fund their new accounts with the Minimum Balance.
10. Referred Clients are eligible to participate in the Programme and make referrals only after their OCBC Premier Private Client, OCBC Premier Banking or OCBC Premier Banking Asia relationship (as the case may be) has been successfully established.
11. Existing/former OCBC Premier Banking Clients, OCBC Premier Banking Asia Clients or OCBC Premier Private Clients who have ended their OCBC Premier Banking, OCBC Premier Banking Asia or OCBC Premier Private Client relationship within the last 12 months of the start of the Promotional Period will not qualify as a Referred Client for the Programme.
12. Eligible Clients are not allowed to refer themselves for this Programme. To be eligible for the Cash Reward under the Programme, an Eligible Client must not be the joint account holder of the new account opened by the Referred Client.
13. If a Referred Client is referred by more than one Eligible Client, only the Eligible Client from whom OCBC receives the Client Referral Form first will be entitled to the Cash Reward.

14. An Eligible Client will be rewarded with S\$250 cash reward in respect of referrals of new OCBC Premier Banking Clients or OCBC Premier Banking Asia Clients [**“OCBC Premier Banking Cash Reward”** or **“OCBC Premier Banking Asia Cash Reward”** respectively] or S\$1,000 cash reward in respect of referrals of new OCBC Premier Private Clients [**“OCBC Premier Private Client Cash Reward”**] which will be credited into, at the Eligible Client's option, his or her (a) OCBC Premier Visa Infinite card or OCBC Premier VOYAGE card (as applicable); or (b) indicated OCBC savings or current account, within eight weeks after the end of the Minimum Maintenance Period or Onboarding Month of the Referred Client, whichever is later. Each of the OCBC Premier Banking Cash Reward, OCBC Premier Banking Asia Cash Reward and OCBC Premier Private Client Cash Reward is referred to as **“Cash Reward”**, and collectively **“Cash Rewards”**.

#### Cash Rewards

Referred Client		Eligible Client (Referrer)
New Relationship	Fresh Funds Amount (SGD\$ or equivalent)	Cash Reward to be credited into (a) OCBC Premier Visa Infinite Card or OCBC Premier VOYAGE Card (SGD\$); or (b) OCBC savings/current account (SGD\$)
OCBC Premier Banking or OCBC Premier Banking Asia	SGD\$350,000	SGD\$250
OCBC Premier Private Client [AI]	SGD\$1,500,000	SGD\$1,000

15. In the event that an Eligible Client opts to have the Cash Reward credited into their OCBC Premier Visa Infinite Card or OCBC Premier VOYAGE Card but does not have a OCBC Premier Visa Infinite card or OCBC Premier VOYAGE card, the Eligible Client must apply for a OCBC Premier Visa Infinite card or OCBC Premier VOYAGE card (annual fees apply) to receive the Cash Reward. The OCBC Premier Visa Infinite card or OCBC Premier VOYAGE card will be delivered, and the Cash Reward will be credited to the Eligible Client's card, within 6 weeks from the date of card issuance to the Eligible Client. In the event the Eligible Client is a Supplementary Cardholder, the Cash Reward will be credited to the Principal Cardholder. All OCBC Premier Visa Infinite card and OCBC Premier VOYAGE card applications are subject to OCBC's approval.
16. In the event that the OCBC Premier Visa Infinite card or OCBC Premier VOYAGE card application is not approved, an alternative reward will be given to the Eligible Client. OCBC reserves the right to determine such a reward and to substitute the Cash Reward with another item of similar value at any time without prior notice.
17. An Eligible Client shall only be entitled to receive Cash Reward in respect of a maximum of ten successful referrals per calendar year.
18. OCBC reserves the right to make any changes where it deems necessary in its absolute discretion to these Terms and Conditions at any time and without prior notification.
19. This Programme is not valid with any other promotions or offers held or conducted by OCBC.
20. OCBC's decision on all matters relating to the Programme, is final, conclusive and binding on all participants. No appeal or correspondence will be entertained or accepted by OCBC. OCBC shall not be obliged to give any reason or enter into any correspondence with any person on any matter concerning the Programme.
21. In the event of any inconsistency between these Terms and Conditions and any application form, brochure, marketing or promotional material relating to the Programme, these Terms and Conditions shall prevail.
22. If OCBC subsequently discovers that a participant is in fact not eligible to participate in the Programme or any of the applicable conditions are not fulfilled, OCBC may at its discretion forfeit the Cash Reward (or reclaim it, if already awarded, by debiting any account of the participant). No person shall be entitled to any payment or compensation from OCBC should any reward be forfeited or reclaimed.
23. OCBC shall not be liable to any person for any loss or damage in connection with the Programme, including without limitation, any error in computing any changes, any breakdown or malfunction in any computer system or equipment. Without prejudice to the generality of the foregoing, OCBC assumes no responsibility for lost, late, misdirected, damaged, incomplete, illegible and/or postage-due mail.
24. OCBC shall not be responsible for the quality, merchantability or the fitness for any purpose or any other aspect of any reward. Notwithstanding anything herein, OCBC shall not at any time be responsible or held liable for any defect 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 any reward by any person.
25. These Terms and Conditions shall be governed by the laws of Singapore and the participants in the Programme irrevocably submit to the non-exclusive jurisdiction of the courts of Singapore.
26. A person who is not a party to any agreement governed by these Terms and Conditions shall not have any right under Contracts (Rights of Third Parties) Act 2001 to enforce any of these Terms and Conditions.
27. The terms and conditions (or any part thereof) governing the Programme may be provided in such other languages as may be published by the Bank from time to time. In the event of any conflict, discrepancy or inconsistency in interpretation between the various versions, this English version shall prevail.