

Terms and Conditions Governing the OCBC Premier Dividend+ Top Up Campaign August-September 2025

V10072025

The OCBC Premier Dividend+ Top Up Campaign August-September 2025 (the “**Promotion**”) commences from 1 August 2025 and ends on 30 September 2025 (or any such date(s) as may be determined and notified by OCBC in its sole discretion) (“**Promotion Period**”).

The Terms and Conditions Governing Premier Dividend+ Top Up Campaign August-September 2025 are to be read in conjunction with the Terms and Conditions Governing Deposit Accounts and the Terms and Conditions Governing OCBC Premier Dividend+ Savings Account.

1. Eligibility

- 1.1 The Promotion is open to all OCBC Premier Banking/Premier Private Client customers who hold an OCBC Premier Dividend+ Saving Account (“**Eligible Account**”) and who have performed an Eligible Transaction as defined below and as described in these terms and conditions.
- 1.2 An “**Eligible Transaction**” refers to a deposit of SGD 8,000 into an Eligible Account with no withdrawals made in the same calendar month within the Promotion Period. The deposit of SGD 8,000 can be in a single or multiple transactions.
- 1.3 An “**Eligible Customer**” is an account holder of an Eligible Account who performs an Eligible Transaction.
- 1.4 “**Promo Interest**” refers to additional interest rate, on top of the prevailing base interest rate and bonus interest rate, that will be earned by Eligible Customers.

2. Promotion Mechanics

- 2.1 An Eligible Customer who performs an Eligible Transaction is entitled to the Promo Interest in the calendar month which the Eligible Transaction was made into the account.

Scenario	Date of Deposit	Month of Promo Interest	Any Withdrawals done in the same month?	Base Interest (p.a.)	Monthly No withdrawal Bonus Interest (p.a.)	Monthly No withdrawal and Save Bonus Interest (p.a.)	Promo Interest (p.a.)	Total Interest (p.a.)
Deposit of SGD 8,000 to Eligible Account	August	August	No	0.05%	1.20%	0.75%	0.15%	2.15%
Deposit of SGD 10,000 to Eligible Account	September	September	Yes	0.05%	0%	0%	0%	0.05%
Deposit of SGD 3,000 to Eligible Account	September	September	No	0.05%	1.20%	0.75%	0%	2%

3. Award of Promo Interest

3.1 The payout of Promo Interest will be calculated at the end of each month using the following formula:

Payout of Promo Interest = Base Interest paid on Eligible Account x (Promo Interest rate ÷ base interest rate of 0.05%),
where Promo Interest is 0.15% p.a

3.2 Only 1 Eligible Transaction per Eligible Customer per Month will be eligible for the Promo Interest

3.3 We will credit the cash reward based on the following:

August Promo Interest Credited by	September Promo Interest Credited by
15 September 2025	15 October 2025

3.4 If an Eligible Customer does not meet the eligibility criteria for the Promo Interest or the base interest earned is zero, the Eligible Customer will not receive the Promo Interest.

3.5 OCBC reserves the right to credit / award the relevant Promo Interest to such Eligible Customer by any other means as it deems fit.

3.6 The eligibility of a customer to receive the Promo Interest shall be determined at the absolute discretion of OCBC.

3.7 If any customer is subsequently discovered to be not entitled or ineligible to participate in the Promotion or to receive the Promo Interest, OCBC reserves the right to (i) forfeit or withdraw the Promo Interest at any time or (ii) (where the Promo Interest has been redeemed) reclaim the Promo Interest or request the relevant customer to repay to or compensate OCBC the value of the Promo Interest at any time, and OCBC shall have the right to debit the value of the Promo Interest plus any goods and services tax 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 should any Promo Interest be forfeited or withdrawn or if any Promo Interest is reclaimed by OCBC or a Customer is asked to repay to or compensate OCBC the value of the Promo Interest for whatsoever reasons.

4. General

4.1 This Promotion is not valid with other offers or promotions unless otherwise stated.

4.2 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. 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.

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

4.4 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.

4.5 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.

- 4.6 These terms and conditions shall be governed by laws of Singapore and the participants irrevocably submit 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 (Right of Third Parties) Act 2001 to enforce any of these terms and conditions.
- 4.7 By participating in this Promotion, the 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).