

Terms and Conditions governing the OCBC Starter Kit July Promotion

The OCBC Starter Kit Promotion (the “**Promotion**”) commences on 01 July 2025 and ends on 31 July 2025 (or any such date(s) as may be determined and notified by Oversea-Chinese Banking Corporation Limited (“OCBC”) in its sole discretion (“**Promotion Period**”).

Terms and Conditions governing this Promotion are to be read in conjunction with:

1. Terms and Conditions governing OCBC INFINITY Cashback Card Programme found on OCBC website > Personal Banking > Cards > Terms & Conditions > Terms and Conditions governing OCBC INFINITY Cashback Card Programme.

1. Eligibility

- 1.1. The Promotion is open to **Eligible Customers** (as defined in clause 1.2) who applies for an OCBC INFINITY Cashback Card with OCBC Bank during the Promotion Period, and whose Card application has been approved by 11:59 PM on 15 August 2025.
- 1.2. You will qualify for the Promotion as an Eligible Customers if:
 - you are a new OCBC Cardmember
 - have charged at least 1 Qualifying Spend (as defined in Clause 2.1) on the OCBC INFINITY Cashback Card within 30 days of your application being approved in accordance with the terms and conditions of the Promotion;
 - your OCBC INFINITY Cashback Card is active and in good standing with OCBC Bank from the start of the application approval date until the point of fulfilment;
 - you have applied via SingSaver or MoneySmart directly.
- 1.3. For the avoidance of doubt, existing supplementary OCBC Credit Card cardholders who do not hold any OCBC Credit Card as a principal cardholder are eligible to participate in the promotion.

An Eligible Customer who meets the conditions set out in these terms and conditions shall be entitled to receive Gifts defined in Clause 3.1 below.

2. Definition

2.1. “New OCBC Cardmember”:

- currently do not hold an existing OCBC Credit Card;
- has not held an OCBC Credit Card within the last twelve (12) months prior to the commencement of the Promotion. Applicants who had cancelled existing OCBC Credit Card facilities within the last twelve (12) months prior to the commencement of the Promotion and applied for such facilities under the Promotion are not eligible to participate in the Promotion.

2.2. “Qualifying Spend”:

- refers to any retail transactions (including face to face or online purchases);
- does not include payments made to or transactions performed at merchants that fall into the exclusion categories/excluded organisations as set out by OCBC Bank for the OCBC INFINITY Cashback Credit Card: OCBC Website > Personal Banking > Cards > OCBC INFINITY Cashback Card > Terms & Conditions > Terms and Conditions governing OCBC INFINITY Cashback Card Programme
- will be determined by its transaction date based on Singapore Timing (UTC+08:00). For avoidance of doubt, the date on which the transaction is submitted or posted may differ from the actual date the transaction was made and OCBC Bank bears no liability for any late submission or transaction posting of any purchase by any merchant that might affect the Promotion.

3. Promotion Mechanics

- 3.1. Eligible Customers will be awarded the following **Gifts** based on the table below:

Gift(s)	Promotion Criteria
1. S\$100 foodpanda food vouchers 2. 5-years annual fee waiver on the OCBC INFINITY Cashback Card	1. Satisfy all the conditions set out in Clause 1 above.

- 1.1. The Gift, in the form of a redemption code for the foodpanda food vouchers ("Redemption Code"), will be sent to you via SMS or an email to your registered email address with the bank by 30 November 2025.
- 1.2. To enjoy the foodpanda food vouchers, OCBC INFINITY Cashback Card must be used for the payment of the foodpanda order.
- 1.3. The foodpanda food vouchers will be given in denominations of S\$10 and are not stackable. For the avoidance of doubt, you can only use one foodpanda food voucher per foodpanda order.
- 1.4. OCBC reserves the right and may at any time at its absolute discretion and without giving any reason or notice to withdraw, clawback, cancel and/or invalidate any Gifts 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.
- 1.5. The eligibility of any Eligible Customer to participate in this Promotion and/or receive any Gifts shall be determined at the absolute discretion of OCBC Bank.

2. General

- 4.1 This Promotion is applicable in conjunction with any other OCBC promotions available on SingSaver or MoneySmart.
- 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 OCBC's decision on all matters relating to the Promotion, is final, conclusive and binding on all customers. 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 Promotion.
- 4.7 If OCBC subsequently discovers that a customer is in fact not eligible to participate in the Promotion or any of the applicable conditions are not fulfilled, OCBC may at its discretion forfeit the Gifts (or reclaim it, if already awarded), by debiting any account of the customer. No person shall be entitled to any payment or compensation from OCBC should any reward be forfeited or reclaimed.
- 4.8 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.
- 4.9 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).