Date of Notice: 13 November 2026

REVISION TO THE OCBC REWARDS TERMS OF USE

Kindly be informed that, with effect from 4 December 2026, the **OCBC Rewards Terms of Use** will be revised to enhance the functionality of OCBC Rewards and expand the range of rewards and redemption options available through the platform. The revised Terms of Use introduce a broader rewards and loyalty framework that governs the redemption of rewards and the conversion of eligible OCBC Rewards Points through participating loyalty programmes, merchants, operators and other third parties.

The key revisions are summarised below:

Current Redemption Options	**Redemption Options from 4 December 2026**
• Redeem eligible OCBC Reward Points for **Cash Credit** • Convert eligible OCBC Rewards Points into **Krisflyer Miles** or **loyalty points under participating loyalty programmes** made available by the Bank	• Redeem eligible OCBC Reward Points for **Cash Credit.** • Redeem eligible OCBC Reward Points for **vouchers, products, services, benefits and offers** made available through OCBC Rewards. • Convert eligible OCBC Reward Points into **points, miles and other rewards** under participating loyalty programmes designated by the Bank from time to time.

In addition, the revised OCBC Rewards Terms of Use will introduce new provisions relating to:

- the redemption of vouchers, products, services, benefits and offers made available through OCBC Rewards;
- the conversion of eligible OCBC Rewards Points into points, miles and other rewards under eligible loyalty programmes designated by the Bank from time to time;
- the placement, processing and fulfilment of orders through OCBC Rewards by participating merchants, operators and other third parties;
- the viewing of transaction history relating to Orders and Conversion Transactions through OCBC Rewards;
- the collection, use and disclosure of personal data in connection with the administration of OCBC Rewards, the processing of Orders and Conversion Transactions, and the fulfilment of rewards, products and services; and
- the respective rights, responsibilities and liabilities of customers, the Bank, loyalty partners, merchants, operators and other third parties participating in OCBC Rewards.

For full details of the revisions, please refer to the revised **OCBC Rewards Terms of Use**

Should you require any further information or assistance, please visit **www.ocbc.com.my/cards** or contact the OCBC Contact Centre at 03-8317 5000.