

## FAQ

### Program Refer a Friend - Nyala (English Version)

No.	Question	Answer
1	What is the Refer a Friend – Nyala Program?	Refer a Friend – Nyala is a program that invites family members or friends to open an OCBC account and join the Nyala service. Referrers are eligible to receive rewards based on the applicable program scheme.
2	Who can participate in the Refer a Friend – Nyala Program?	This program is available to OCBC customers and employees who have joined the Nyala/Premier Banking OCBC service, subject to applicable terms and conditions.
3	As an OCBC Premier Banking customer, can I refer my friends to join Nyala?	Yes. This program is available across OCBC customer segments.
4	What reward will I receive if I refer a customer from a different segment?	The reward received will be adjusted based on the referee's segment and amount of funds placed, according to the applicable program scheme.
5	As a Nyala customer, can I refer friends through an OCBC branch?	Yes. Nyala customers may submit referrals through an OCBC branch, provided the referral data is still entered via Internet Banking in accordance with the applicable procedure.
6	When will the reward be credited?	Reward will be credited no later than the 30th or 31st of the following month after all program terms and conditions have been fulfilled.
7	Which account will the reward be credited to?	The reward will be credited to the Referrer's Tanda 360 Plus IDR account.
8	How many people can I refer?	Each Referrer may refer a maximum of 15 people per year.
9	Can I receive rewards more than once?	Yes. Rewards will be granted for each successful referral who opens an OCBC account and places funds according to the applicable scheme.
10	Where can I view my referral code?	Referral codes can be viewed through the OCBC mobile. Login OCBC mobile, click 'All Menu', select 'Refer a Friend'.
11	If I refer someone who already has an OCBC account, am I still eligible for a reward?	No. The Refer a Friend Program only applies to Referee who are new OCBC customers.
12	Why is the reward amount I received different from the amount shown in the program table?	Reward calculations are based on fresh fund validation and total balances. <ul style="list-style-type: none"> <li>If the fresh fund amount is lower than the total combined balance, the reward follows the fresh fund amount.</li> <li>If the fresh fund amount is higher than the combined balance, the reward follows the total combined balance.</li> </ul>
13	What is meant by fresh fund?	Fresh fund refer to new funds placed into an OCBC account originating from external sources, such as transfers from other banks or cash deposits.