



OCBC Statement Savings 1.50% Fresh Funds Promotion: July 2026 Guide

Description

OCBC's current fresh-funds promotion is a short fixed-maintenance offer, not the account's ordinary ongoing rate.

The key sequence is deposit first, register second and leave the qualifying incremental amount intact for 88 days. A withdrawal that cuts the incremental balance can remove the bonus even if the closing account balance still looks high.

Offer Snapshot

- Merchant or issuer: OCBC Bank.
- Offer: [Get rolling with bigger savings at 1.50% a year.](#)
- Validity: Deposit fresh funds and register by 31 July 2026; qualifying funds are earmarked for 88 days.
- Eligible products or payment methods: Eligible OCBC Passbook Savings, Statement Savings, SmartParent, EasiSave, Monthly Savings, Premier Statement Savings and Premier EasiSave accounts; Fresh funds from outside OCBC; S\$50,000 to S\$3,000,000 of incremental fresh funds.
- Value: 1.45% p.a. bonus interest; 0.05% p.a. base interest; 1.50% p.a. total interest for 88 days; Illustrative bonus on S\$50,000: S\$174.79.

How To Use It

1. Deposit at least S\$50,000 of fresh funds into an eligible account
2. Submit the promotion e-form after the deposit
3. Complete both deposit and registration by 31 July 2026
4. Maintain the earmarked qualifying amount for 88 days without reducing it below the required incremental balance

Spend, Caps And Exclusions

- Minimum qualifying incremental fresh funds: S\$50,000
- Funds must be incremental to the last 30 days's day-end balance and must not be recycled from OCBC withdrawals
- The qualifying amount must stay earmarked for 88 days
- Bonus interest applies from S\$50,000 up to S\$3,000,000
- Total rate is 1.50% p.a., comprising 0.05% base and 1.45% bonus interest
- Transfers from existing OCBC accounts are not fresh funds
- Money withdrawn within 30 days before or during the promotion and redeposited does not qualify
- Falling below the qualifying incremental amount can disqualify the bonus interest

When The Reward Arrives

- Deposits made by 15 July are scheduled to be earmarked by 3 August 2026
- Deposits from 16 to 31 July are scheduled to be earmarked by 17 August 2026
- Bonus interest is scheduled to be paid by 30 November 2026

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