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**Terms and Conditions Governing the 2024 OSPL Welcome Bundle Promotion**

1. The 2024 OSPL Welcome Bundle Promotion (the “Promotion”) is valid from 1 May 2024 to 31 August 2024, both dates inclusive, or such other period(s) as may be determined by OCBC Securities Private Limited (“OSPL”) in their absolute sole discretion) (the “Promotion Period”).
2. You are eligible to participate in this Promotion if you fulfil the following criteria (an “Eligible Customer”):
  - (a) You open a new Basic Trading (Cash) Account or an Online Equities Account with OSPL during the Promotion Period; and
  - (b) You are not an existing customer of OSPL prior to the start of the Promotion, i.e. you do not have any individual or joint account with OSPL.
  - (c) Only individual accounts opened by retail customers are eligible to participate in this Promotion. Joint accounts opened by retail customers and corporate accounts will not be eligible.
3. Employees, Remisiers and Account Executives of OSPL and their immediate family members are not eligible to participate in the Promotion.
4. Subject to these terms and conditions and provided that the conditions set out below are fulfilled, the first 2,000 Eligible Customers who trade (excluding Buy-Ins and CPF/SRS trades) with their Basic Trading (Cash) Account or Online Equities Account during the Promotion Period are entitled to receive:
  - (a) Up to S\$200 of trade commission rebate (the “Trade Rebates”, and for each month the “Trade Rebate”) monthly on trades executed, for 4 consecutive calendar months, starting from and including the calendar month in which the Eligible Customer’s account is successfully opened (the “Trading Period”).
    - i. For example, if an Eligible Customer successfully opened an account on 25 August 2024, the Trading Period would end on 30 November 2024.
  - (b) During the Trading Period, Eligible Customer are entitled to receive the following (“Market Data”):
    - i. Complimentary access to live prices for the US market as displayed on the iOCBC Mobile Trading and iOCBC Online Trading platforms (“Complimentary US Live Price”)
    - ii. Complimentary access to live prices for the UK market as displayed on the iOCBC Mobile Trading and iOCBC Online Trading platforms (“Complimentary UK Live Price”)

Complimentary access to SGX Market Depth as displayed on the iOCBC Mobile Trading and iOCBC Online Trading platforms (“Complimentary SGX Market Depth”)

**Trade Commission Rebates**

5. Each Eligible Customer will be entitled to receive Trade Rebate of up to S\$200 on their commission for trades completed each month within the Trading Period (“Qualified Trades”).
6. Qualified Trades exclude buy-ins, CPF and SRS trades. The Trade Rebates is only applicable for trade commissions paid by Eligible Customer and excludes Goods & Services Tax and any fees charged by the market exchanges.
7. The Trade Rebate unused for the month shall not be brought over to the following calendar month, within the Trading Period.

8. Eligible Customer shall first be required to make upfront payment of the relevant commissions for their Qualified Trades.
9. Trade Rebates for trades executed in a calendar month will be credited into the Eligible Customer's trading account with OSPL or, if an Eligible Customer has more than one trading account with OSPL, any such trading account may be selected by OSPL in its sole and absolute discretion, by the end of the next calendar month.

#### **Complimentary US Live Price**

10. Complimentary US Live Price only applies to individual accounts for retail customers with OSPL, and not corporate accounts.
11. This Complimentary US Live Price will be activated within 3 working days after the new Basic Trading (Cash) Account or Online Equities Account is successfully opened and will be valid until the end of the Trading Period. After the Trading Period, Eligible Customers will no longer have access to Complimentary US Live Price.

#### **Complimentary UK Live Price**

12. Complimentary UK Live Price only applies to individual accounts for retail customers with OSPL, and not corporate accounts.
13. Only Private Investors are eligible for the Complimentary UK Live Price. For avoidance of doubt, a Private Investor is an end customer who is not required to be regulated or supervised by a body concerned with the regulation or supervision of investment or financial services and who meets all the conditions set out below:
  - (a) The end customer is not currently registered or qualified as a professional securities trader or investment adviser with any national or state exchange, regulatory authority, professional association or recognised professional body;
  - (b) The end customer does not currently act in any capacity as an investment adviser, whether or not they have at some time been qualified to do so;
  - (c) The end customer uses the service solely in relation to the management of their personal funds and not as a trader to the public or for the investment of corporate funds;
  - (d) The end customer does not redistribute, republish or otherwise provide any data from the service to any third party in any manner or use or process data for any commercial purpose.
14. Only Eligible Customers who are Private Investors residing in the following countries are eligible for the Complimentary UK Live Price:
  - (a) Armenia, Australia, Azerbaijan, Bangladesh, Bhutan, Brunei, Cambodia, China, East Timor, Hong Kong, India, Indonesia, Japan, Kazakhstan, Kyrgyzstan, Laos, Macao, Malaysia, Maldives, Mongolia, Nepal, New Zealand, Pakistan, Philippines, Republic of Korea, Singapore, Sri Lanka, Taiwan, Tajikistan, Thailand, Turkmenistan, Uzbekistan, Vietnam.
15. All other persons who do not meet the definition of Private Investors in Clause 13 above are deemed as Professionals and will not be eligible for the Complimentary UK Live Price. Eligible Customers are to ensure that their status is properly updated in our records to be eligible for the Complimentary UK Live Price.
16. This Complimentary UK Live Price will be activated within 3 working days after the new Basic Trading (Cash) Account or Online Equities Account is successfully opened and will be valid until the end of the Trading Period. After the Trading Period, Eligible Customers will no longer have access to Complimentary UK Live Price.

**Complimentary SGX Market Depth**

17. To be eligible for the Complimentary SGX Market Depth, the following conditions must be fulfilled:
- (a) Only Non-Professional Subscribers (“NPI”) are eligible for this Complimentary SGX Market Depth. For avoidance of doubt, a Non-Professional Subscriber is any natural person who is NOT:
    - i. Anybody registered with any securities agency, regulatory or self-regulatory body;
    - ii. Anybody engaged in a financial services business or employed as a financial adviser;
    - iii. Anybody accessing or using the Information other than for personal use relating to their own investment portfolio;
    - iv. Anybody accessing the Information in the course of their employment or in connection with any form of trade or business;
    - v. Anybody engaged in the business of accessing or aggregating information and redistributing or otherwise furnishing that information to third parties;
  - (b) All other persons who do not meet the definition of Non-Professional Subscriber in clause 17(a) above are deemed as Professionals and will not be eligible for the Complimentary SGX Market Depth. Customers are to ensure that their status is properly updated in our records to be eligible for the Complimentary SGX Market Depth.
18. This Complimentary SGX Market Depth will be activated within 3 working days after the new Basic Trading (Cash) Account or Online Equities Account is successfully opened and will be valid until the end of the Trading Period. After the Trading Period, Eligible Customers will no longer have access to Complimentary SGX Market Depth.

**For illustration:**

19. Subject to these terms and conditions, for an Eligible Customer who successfully opens a new Basic Trading (Cash) Account or Online Equities Account on 20 May 2024:

	Trading Period				
2024	May	June	July	August	September
Trade Rebate	<ul style="list-style-type: none"> <li>• Account Commenced on 20 May.</li> <li>• Total Commission generated in May - S\$250</li> </ul>	<ul style="list-style-type: none"> <li>• Receive Trade Rebate of S\$200 for trades done in May, by 30 June.</li> <li>• Total Commission generated in June – S\$80</li> </ul>	<ul style="list-style-type: none"> <li>• Receive Trade Rebate of S\$80 for trades done in June, by 31 July.</li> <li>• Total Commission generated in July – S\$0</li> </ul>	<ul style="list-style-type: none"> <li>• No Trade Rebate from July’s activity.</li> <li>• Total Commission generated in August – S\$360</li> </ul>	<ul style="list-style-type: none"> <li>• Receive Trade Rebate of S\$200 for trades done in August, by 30 September.</li> </ul>
Market Data	Eligible Customer will receive live price feed to US and UK markets, as well as SGX Market Depth on iOCBC Online Trading and Mobile Trading Platforms.				

20. Subject to these terms and conditions, for an Eligible Customer who successfully opens a new Basic Trading (Cash) Account or Online Equities Account on 25 August 2024:

	Trading Period				
2024	August	September	October	November	December
Trade Rebate	<ul style="list-style-type: none"> <li>Account Commenced on 25 August.</li> <li>Total Commission generated in August - S\$30</li> </ul>	<ul style="list-style-type: none"> <li>Receive Trade Rebate of S\$30 for trades done in August, by 30 September.</li> <li>Total Commission generated in September – S\$280</li> </ul>	<ul style="list-style-type: none"> <li>Receive Trade Rebate of S\$200 for trades done in September, by 31 October.</li> <li>Total Commission generated in October – S\$100</li> </ul>	<ul style="list-style-type: none"> <li>Receive Trade Rebate of S\$100 for trades done in October, by 30 November.</li> <li>Total Commission generated in November – S\$0</li> </ul>	<ul style="list-style-type: none"> <li>No Trade Rebate from November’s activity.</li> </ul>
Market Data	Eligible Customer will receive live price feed to US and UK markets, as well as SGX Market Depth on iOCBC Online Trading and Mobile Trading Platforms.				

21. OSPL shall have the right to disqualify an Eligible Customer from the Promotion in the following situations:
- His/her account(s) opened with OSPL is closed before the Rebate is given;
  - Any of his/her accounts with OSPL is reported for delinquency; or
  - He/She has outstanding contra losses with OSPL which are overdue for more than 21 calendar days.
22. If any Eligible Customer is subsequently discovered to be not entitled or to be ineligible to participate in the Promotion, OSPL reserves the right to (i) forfeit, withdraw or withhold the Trade Rebates or Market Data at any time; or (ii) (where the Trade Rebates or Market Data have been awarded and/or utilised) reclaim the relevant Trade Rebates or Market Data, or request the relevant Eligible Customer to repay to or compensate OSPL for the relevant Trade Rebates and Market Data at any time. No person shall be entitled to any payment or compensation from OSPL should any Trade Rebates or Market Data be forfeited, withdrawn, withheld or if any Trade Rebates or Market Data is reclaimed by OSPL or an Eligible Customer is asked to repay to or compensate OSPL the relevant Trade Rebates or Market Data for whatsoever reasons.
23. OSPL may, at any time at its absolute discretion, without notice or assigning any reason therefore, (a) change the terms of the Promotion and/or the duration of the Promotion Period; or (b) replace or substitute the Trade Rebates or Market Data with any other item. OSPL may also at any time at its sole and absolute discretion, without notice or assigning any reason therefore, terminate the Promotion or vary, supplement, amend or modify any one or more of these terms and conditions in any manner as it shall deem fit. OSPL shall not be liable to any person for any claims, costs, expenses, loss or damage suffered by any person as a result of the aforementioned matters.
24. The Trade Rebates and Market Data are strictly not transferable to any party whatsoever. Further, the Trade Rebates and Market Data are also not exchangeable for cash, other form of credit, or otherwise unless otherwise permitted by OSPL in its sole and absolute discretion.
25. Participants in the Promotion will not be eligible to participate in other promotions conducted by OSPL unless otherwise approved by OSPL.

26. OSPL and OCBC Bank shall not be responsible for any loss to or damage incurred or suffered by any customer or any other person in connection with the Promotion, howsoever arising, including, without limitation, any error in computing trade commissions and trades, any breakdown or malfunction in any computer system or equipment or any notice which is misdirected or lost in the post.
27. The eligibility of each customer to participate in the Promotion and/or to receive the Trade Rebates and Market Data shall be determined at the absolute discretion of OSPL. The decision of OSPL on all matters relating to the Promotion shall be final and no correspondence or queries will be entertained.
28. 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.
29. These terms and conditions shall be governed by the laws of Singapore and the participants in the Promotion irrevocably submit to the non-exclusive jurisdiction of the courts of Singapore.
30. A person who is not a party to any agreement governed by these terms and conditions shall have no right under the Contracts (Rights of Third Parties) Act 2001 to enforce any of these terms and conditions. Without prejudice to the generality of the above, the consent of any third party is not required for any variation (including any release or compromise of any liability) or termination of these terms and conditions, notwithstanding any term herein to the contrary.
31. Without prejudice to these terms and conditions, all participants in the Promotion expressly and irrevocably permit and authorise OSPL to disclose, reveal and divulge information regarding their particulars to the parties involved in organising, promoting and conducting the Promotion.
32. By participating in this Promotion, the Eligible Customer hereby agrees and consents to the collection, use and disclosure of their personal data by OCBC Bank 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).

**Important Notes**

Trading in capital markets products and borrowing to finance the trading transactions (including, but not limited to leveraged trading or gearing) can be very risky, and you may lose all or more than the amount invested or deposited. Where necessary, please seek advice from an independent financial adviser regarding the suitability of any trade or capital markets product taking into account your investment objectives, financial situation or particular needs before making a commitment to trade or purchase the capital markets product. In the event that you choose not to seek advice from a financial adviser, you should consider whether the capital markets product is suitable for you. You should consider carefully and exercise caution in making any trading decision whether or not you have received advice from any financial adviser.