

Terms and Conditions Governing the OCBC 360 Account Save Promotion

1. General Terms and Conditions

- 1.1 The OCBC 360 Account Save Promotion (“Promotion”) is available from 2 April to 30 June 2018 (both dates inclusive) (“Promotion Period”).
- 1.2 The Promotion is open to all account holders of existing and newly opened OCBC 360 Accounts (“Qualifying Accounts”)

2. Eligibility

- 2.1 In addition to the FIVE types of bonus interest (“Bonus Interest”) and prevailing interest (“Base Interest”) which you can earn on the Qualifying Account, you can qualify for the Save Promotion Bonus Interest (“Promotion Bonus Interest”) if you satisfy the below conditions.
- 2.2. For existing Qualifying Accounts, your average daily balance (“Account Balance”) for the current calendar month must be higher than your average daily balance for the previous calendar month. You can earn the Promotion Bonus Interest on the difference between your Account Balance for the current calendar month and your Account Balance for the previous month (“Incremental Balance”), up to the Incremental Balance Cap. Any amount of Incremental Balance exceeding the Incremental Balance Cap will earn Base Interest. Your Qualifying Account must have a positive Account Balance at the end of every calendar month to be eligible.
- 2.2. For newly opened Qualifying Accounts, you can earn the Promotion Bonus Interest on the Account Balance in the month of account opening. For subsequent months during the Qualifying Period, your account will be treated as an existing Qualifying Account, as per point 2.2 above.
- 2.3 For illustration purposes, please refer to below tables.

Existing Accounts:

Calendar Month	Account Balance	Incremental Balance eligible for Promotion Bonus Interest
March 2018	S\$50,000	Not applicable
April 2018	\$100,000	S\$50,000
May 2018	\$110,000	S\$10,000
June 2018	\$200,000	S\$90,000

New Account opened in April 2018:

Calendar Month	Account Balance	Incremental Balance eligible for Promotion Bonus Interest
April 2018	\$100,000	S\$100,000
May 2018	\$110,000	S\$10,000
June 2018	\$200,000	S\$90,000

- 2.4 The latest prevailing base interest rate, bonus interest rates, list of eligible financial products and eligibility criteria for Bonus Interest for the 360 Account can be found at www.ocbc.com/360Account. For avoidance of doubt, OCBC Bank reserves the right to vary (a) the base interest rate, (b) the bonus interest rates, (c) the average daily balance cap for the Bonus Interest calculation, (d) the incremental average daily balance cap for the Bonus Interest calculation, (e) the predetermined period for Bonus Interest, (f) the list of the eligible financial products and minimum required amount, and (g) the eligibility criteria for Bonus Interest, in its sole and absolute discretion from time to time without prior notice.

3. Additional Terms and Conditions

- 3.1 OCBC Bank shall not be liable in any way for any loss of profits, business, goodwill or opportunity or indirect, special or consequential loss or damages which you or any other person may suffer or incur in connection with OCBC Bank giving effect to and to carrying out the instructions in any way whatsoever and (without prejudice to the generality of the foregoing) whether arising from fraud, negligence, breach of contract, strict liability or otherwise by OCBC Bank or its officers, employees and agents. You agree that OCBC Bank will not be liable for any failure, delay, mistake, refusal, neglect or omission in the transmission of any instructions or the making of any payment under the same.
- 3.2 You hereby irrevocably authorise OCBC Bank and its officers, employees and agents to give, disclose, divulge or reveal, in any manner howsoever, any customer information (as defined in the Banking Act of Singapore (Cap 19)) relating to me and my account(s) or any other information to any third party (including the Debiting Bank) for such commercial, banking or business purposes as OCBC Bank shall at its discretion think fit. OCBC Bank's rights and abilities under this clause shall be in addition and without prejudice to its other rights of disclosure under and pursuant to (i) the Banking Act and any other statutory provisions and in law, and (ii) any other agreement between OCBC Bank and you, and nothing herein is to be construed as limiting any of those other rights.
- 3.3 You hereby irrevocably and unconditionally undertake to fully indemnify OCBC Bank and all its employees, nominees, directors and agents and hold OCBC Bank harmless against all losses, damages, liabilities, costs and expenses which OCBC Bank may suffer or incur (including legal costs on a full indemnity basis) as a result of OCBC Bank acting or carrying out, delaying in acting or carrying out or failing to act or carry out any instructions pursuant to these terms and conditions.
- 3.4 You agree that OCBC Bank may use any agent, contractor or correspondent as OCBC Bank may deem fit to carry out or procure any of the matters or transactions under this application and OCBC Bank shall not be liable for any act, omission, neglect or wilful default of such agent, contractor and/or correspondent.

4. General

- 4.1 The decision of OCBC Bank on all matters relating to the 360 Account, and the matters set out in these terms and conditions shall be final and binding.
- 4.2 These terms and conditions shall be read in conjunction with the OCBC Bank's Terms and Conditions Governing Deposits Accounts, Terms and Conditions Governing Electronic Banking Services (Personal), Terms and Conditions Governing OCBC Electronic Statements, OCBC Cardmember's Agreement, Important Notices relating to Investments and Insurance, Terms and Conditions Governing Investment Services, Terms and Conditions Governing OCBC Investment Services, Terms and Conditions Governing OCBC Investment Products And Services, Structured Deposits Terms and Conditions and Structured Products Terms and Conditions, whichever is applicable (all copies of which are available for viewing at www.ocbc.com and at any OCBC Bank branch). In the event of any inconsistency between these terms and conditions on one part and the OCBC Terms and Conditions Governing Deposit Accounts on the other part, these terms and conditions shall prevail.
- 4.3 In the event of any inconsistency between these terms and conditions and any brochure, marketing or material relating to the 360 Account, these terms and conditions shall prevail.
- 4.4 OCBC Bank may at any time at its absolute discretion, without notice or assignment any reason therefore, delete, vary or supplement, any one or more of these conditions in such manner as OCBC Bank shall think fit.
- 4.5 OCBC Bank shall not, to the extent permitted by law, be liable for any claims, costs, expenses, loss or damage suffered by any person as a result of the aforementioned matters set out in these terms and conditions.
- 4.6 These terms and conditions shall be governed by the laws of Singapore. You hereby irrevocably submit to the non-exclusive jurisdiction of the courts of Singapore.
- 4.7 A person who is not a party to these terms and conditions has no right under the Contracts (Rights of Third Parties) Act, Cap 53B to enforce any terms and conditions.