

Terms and Conditions Governing Top-up Bonus Interest Promotion

1. General Terms

- 1.1 The Top-up Bonus Interest Promotion (the “Promotion”) is applicable to both new and existing OCBC Bonus+ Savings Accounts only (the “Qualifying Account”).
- 1.2 The promotion period is valid from 2 January to 31 December 2015 (“Promotion Period”).
- 1.3 If you have a Qualifying Account (whether as single or joint account holder) that was closed in the last 6 months, all Qualifying Accounts in your name (whether as single or joint account holder) will not be eligible for Top-up Bonus Interest set out in Clause 2 below.

2. Top up Bonus Interest

- 2.1 In addition to the prevailing base interest (“Base Interest”) and bonus interest (“Bonus Interest”) earned on your deposit balance in the Qualifying Account, you will receive a top-up bonus interest (“Top-up Bonus Interest”) if you meet the eligibility criteria set out in Clause 3 below.
- 2.2 Top-up Bonus interest will be calculated based on the daily balance of the Qualifying Account at the end of every March, June, September and December of each calendar year (each a “Bonus Calculation Date”) and credited into your Bonus+ Savings Account on the first Business Day of the following month.

3. Eligibility Criteria for Top-up Bonus Interest

- 3.1 You are eligible for the Top-up Bonus Interest if you (i) do not initiate any withdrawals of any amount from your Bonus+ Savings Account **AND** (ii) deposit funds equivalent to at least a specified minimum amount (“Minimum Top-up Amount”) into your Bonus+ Savings Account, both within the three consecutive calendar months prior to the relevant Bonus Calculation Date.
- 3.2 For example, to earn Top-Up Bonus Interest at the June Bonus Calculation Date, you must not withdraw your funds at any time and deposit at least the Minimum Top-up Amount in the months of April, May and June, in either a single or multiple transactions.
- 3.3 You must top-up fresh funds into the Qualifying Account during the Promotion Period. Fresh funds refer to funds that do not originate from any existing OCBC Accounts. The following are examples of eligible fresh funds transactions :
- i) Credit transactions from FAST (Fast and Secure Transfers)
 - ii) GIRO transactions

- iii) Cheque/Cashier's order/demand drafts
- iv) Cash deposit through OCBC Bank Counter
- v) Cash deposit through OCBC Cash Deposit Machine
- vi) Inward Telegraphic Transfer
- vii) MEPS (MAS Electronic Payment System)

3.4 The latest top-up bonus interest rate, Minimum Top-up Amount, eligibility criteria for top-up Bonus Interest and promotional period for Bonus+ Savings Account can be found at www.ocbc.com/bonusplus. For avoidance of doubt, OCBC Bank reserves the right to vary (a) the top-up bonus interest rate, (b) the Minimum Top-up Amount, (c) eligibility criteria to earn Top-Up Bonus Interest or (d) the Promotion Period, in its sole and absolute discretion from time to time without prior notice.

4. General

4.1 The decision of OCBC Bank on all matters relating to the Bonus+ Savings Account, and the matters set out in these terms and conditions shall be final and binding.

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4.3 These terms and conditions shall be read in conjunction with the OCBC Bank's Terms and Conditions Governing Deposits Account, Terms and Conditions Governing OCBC Bonus+ Savings Account which are available for viewing at www.ocbc.com and at any OCBC 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.

4.4 In the event of any inconsistency between these terms and conditions and any brochure, marketing or material relating to the Promotion, these terms and conditions shall prevail.

4.5 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.

4.6 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.

4.7 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.

4.8 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.