

## Terms and Conditions Governing OCBC Time Deposit Promotional Rates

1. The minimum placement amount to enjoy the promotional 12 month Singapore Dollar Time Deposit Promotion (the “Promotion”) is as follows:

Minimum placement amount	Interest Rate
S\$20,000 – S\$999,999	1.65% p.a.

2. The placement amount must be in fresh funds only (i.e. the funds placed must not be transferred from existing OCBC Bank deposit accounts or in the form of OCBC cheques/cashiers’ order/demand drafts).
3. Promotional interest rate and tenure stated are applicable for a limited time period only and are subject to change by OCBC Bank at its sole discretion and without notice.
4. Only personal accounts held by individual(s) are eligible for the promotion.
5. These terms and conditions shall be read in conjunction with the OCBC Terms and Conditions Governing Deposit accounts (available at <http://www.OCBC.com/>).
6. The Promotion is not valid with other offers or promotions unless otherwise stated.
7. OCBC Bank reserves the right to waive, vary or amend any of the terms and conditions of the Promotion without notice. The decision of OCBC Bank on all matters relating to the Promotion shall be final and binding.
8. In the event of any inconsistency between these terms and conditions and the contents of any brochure, marketing or promotional material relating to the Promotion, these terms and conditions shall prevail.
9. A person who is not a party to any agreement governed by these terms and conditions shall have no right under the Contracts (Right of the Third Parties) Act (Cap 53B) to enforce any of these terms and conditions.
10. These terms and conditions shall be governed by laws of Singapore and the participants irrevocably submit to the non-exclusive jurisdiction of the courts of Singapore.

**Deposit Insurance Scheme:** Singapore dollar deposits of non-bank depositors and monies and deposits denominated in Singapore dollars under the Supplementary Retirement Scheme are insured by the Singapore Deposit Insurance Corporation, for up to S\$50,000 in aggregate per depositor per Scheme member by law. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured.