

Terms and Conditions Governing the OCBC TMC SG50 Promotion (the “Promotion”)

1. Promotion Period: The Promotion is valid between 1 January and 31 December 2015, both dates inclusive.
2. Subject to the terms and conditions below, the Promotion is open to individuals (each, an “Eligible Customer”) who have opened an OCBC Child Development Account (“CDA”) at the OCBC Counter at Thomson Medical Centre (“TMC”) and fulfil the following criteria:
 - a. The newborn baby must be delivered at TMC.
 - b. The parent of the newborn baby (“Trustee”) must sign up successfully for an OCBC 365 Credit Card using ‘OCBC TMC SG50’ application forms available at TMC before the opening of the new OCBC CDA.

Each Eligible Customer will be entitled to receive a SGD50 cash credit into the CDA (the “Gift”) pursuant to the terms and conditions of the Promotion.

3. The following groups of customers are not eligible to participate in the Promotion:
Employees of OCBC Bank and their immediate family members who hold OCBC Bank accounts.
For the avoidance of doubt, ex-OCBC Bank employees are eligible to participate in the Promotion only after such ex-employee’s staff indicator has been removed from OCBC Bank’s records.
4. Each Eligible Customer is only entitled to receive one Gift under the terms of the Promotion, regardless of the number of CDAs opened during the Promotion Period. The eligibility of any customer to receive the Gift shall be determined at the absolute discretion of OCBC Bank.
5. If it subsequently arises that the Eligible Customer is not eligible to participate in this Promotion, the customer shall not be entitled to the Gift and the Bank shall have the right to debit the value of the Gift or such other amount as it deems fit from any account of the customer with the Bank.
6. The Gift will be credited into the CDA two(2) months after the CDA is opened.
7. OCBC Bank reserves the right to waive, vary or amend any of the terms and conditions of this Promotion without notice. The decision of OCBC Bank on all matters relating to this Promotion shall be final and binding.
8. Terms and conditions Governing the OCBC CDA, Terms and conditions Governing Deposit Accounts and Terms and conditions Governing OCBC 365 Credit Card Cashback Programme apply.
9. 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.
10. The Promotion is not applicable with any other on-going promotions, offers, vouchers or privileges unless otherwise stated.

These terms and conditions shall be governed by the laws of Singapore and each participant in the promotion irrevocably submits to the non-exclusive jurisdiction of the courts of Singapore. A person who is not a participant of this promotion shall have no right under the Contracts (Rights of Third Parties) Act (Cap 53B) to enforce any of these terms and conditions.

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.