

Terms and Conditions Governing the 'orchardgateway' OTO Vasse Air Humidifier Promotion (the "Promotion")

1. The promotion is available on all Sundays in August 2014 at OCBC Bank 'orchardgateway' branch ("Promotion Dates"); or up to and until such date as may be determined by Oversea-Chinese Corporation Bank Limited ("OCBC Bank") in its sole discretion.
2. Subject to paragraph 3 and 4 below, the Promotion is open to individuals who sign-up for the promotional offer (an "Eligible Customer") defined by the following:
 - (i) a minimum of S\$10,000 Annual Premium on Endowment Plan; or
 - (ii) a minimum of S\$2,500 Annual Premium on Protection Plan; or
 - (iii) a minimum of S\$3,600 Annual Premium on MaxEdu Choice; or
 - (iv) a minimum of S\$30,000 invested in OCBC's Lump Sum or Momentum Unit Trust investment ("UT"); or
 - (v) a minimum of S\$30,000 invested in OCBC's Lump Sum Structured Deposit ("SD").
3. The following groups of customers are not eligible to participate in the Promotion:
 - (i) Bank of Singapore customers who hold OCBC Bank accounts.
 - (ii) 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** OTO Vasse Air Humidifier worth S\$138 (the "Gift"), pursuant to the terms and conditions of this promotion, regardless of the number of promotional offers signed-up on one or more Promotion Dates. The offer is valid whilst stocks last. The eligibility of any customer to receive the Gift shall be determined at the absolute discretion of OCBC Bank.
5. The Gift is not exchangeable for cash or other items. OCBC Bank reserves the right to substitute the Gift with an item of similar value.
6. OCBC Bank shall not be responsible for the quality, merchantability or fitness for any purpose or any other aspects of the Gift. Notwithstanding anything herein, OCBC Bank shall not at any time be responsible or held liable for any defects or malfunction in any Gift, and/or for any loss, injury, damage or harm suffered or incurred by or in connection with the use of any Gift by any person.
7. Subject to Paragraph 8 below, should any Eligible Customer, after receipt of the Gift, subsequently freelook or cancel the UT or SD investment, MaxEdu Choice, Protection or Endowment Plan (whether in whole or in part) within the stipulated period from the date of placement, OCBC Bank shall be entitled to debit the value of the Gift plus any goods or services tax, or such other amount as it deems fit from any OCBC Bank account or the proceeds of the freelooked/cancelled UT, SD, MaxEdu Choice, Protection or Endowment Plan investment of the Eligible Customer.

8. The stipulated time period for the UT, SD, MaxEdu Choice, Protection or Endowment Plan is defined as follows:
 - UT is not to be cancelled during the 7-day cancellation period.
 - SD is not to be cancelled on or before the deposit start date.
 - MaxEdu Choice, Protection or Endowment Plan is not to be cancelled within the 14 day free-look period, or the insurance proposal is not to be rejected, declined or postponed for any reason whatsoever.
 9. This Promotion is not valid with other offers or promotions unless otherwise stated.
 10. These terms and conditions shall be read in conjunction with the OCBC Terms and Conditions Governing Deposits Accounts (available at www.ocbc.com) and Terms and Conditions relating to Regular Premium Insurance Plan (available at branches). In the event of any inconsistency between these terms and conditions of the Promotion on one part and any other terms and conditions on the other part, these terms and conditions shall prevail.
 11. OCBC Bank reserves the right to waive/vary/delete any of these terms and conditions without notice. The decision of OCBC Bank on all matters relating to this Promotion shall be final and binding on all customers.
 12. 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.
 13. 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 (Cap 53B) to enforce any of these terms and conditions.
 14. These terms and conditions shall be governed by the laws of Singapore and the Customer irrevocably submits to the non-exclusive jurisdiction of the courts of Singapore.
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