

Terms & Conditions Governing the Protection & Endowment Plans Promotion (Exclusive for OCBC Child Development Account Holders):

1. This is a one-time promotional offer for each OCBC CDA holder for Protection & Endowment Plans Promotion (Exclusive for OCBC Child Development Account Holders) from 1 January 2018 to 31 December 2018 (both dates inclusive).
2. The promotion applies to selected Endowment and Protection plans on annual premium payment mode, submitted and incepted between 1 January 2018 and 31 December 2018 (both dates inclusive).
3. To qualify, the Endowment plans with premium amount between S\$3,600 to S\$11,999 per annum must be submitted and incepted between 1 January 2018 and 31 December 2018 (both dates inclusive).
4. The promotion for Endowment plans is subject to the other promotion terms and conditions being met and may not be combined with other offers and promotions.
5. Eligible endowment plans include: MaxAdvance Payout and Compulsory Rider: Accidental Death Benefit (Payer), MaxEdu Goal, MaxGrowth Enhanced, MaxGrowth Enhanced Prepayment, MaxGrowth Plus, MaxRetire Income, MaxRetirement, MaxRetirement 10, MaxRetirement Flex, MaxRetirement Flex 10, MaxWealth Premier 2 and PrimeGold Advantage.
6. To qualify, the Protection plans must have minimum premium amount of S\$1,200 per annum.
7. Eligible protection plans include: MaxFamily Cover, MaxFamily Protector, MaxLife Multiplier 15 with Critical Illness Protector Multiplier 15 rider, MaxLife Protector 2, MaxTerm Value, MaxTerm Value (CI), Mortgage Protect, Mortgage Protect Advantage, PremierTerm Plus and PremierTerm Plus (TPD).
8. The main policyholder of the qualifying Endowment or Protection plan must be the same as the OCBC CDA Trustee.
9. The cash reward is issued and conditional upon the insurance policy not being cancelled during the free-look period. Otherwise, OCBC Bank has the right to recover the cash reward by imposing an equivalent fee.
10. The cash reward will be credited into your OCBC CDA within 3 months from policy issuance. OCBC Bank reserves the right to substitute the cash reward with an item of similar value.
11. The cash reward cannot be credited into any account other than your OCBC CDA, or exchanged for other items.

12. OCBC Bank reserves the right to waive/vary/amend any of these terms and conditions without notice.