

Terms and Conditions Governing the OCBC Premier Banking Welcome Reward Programme**Valid from 1 September to 31 December 2019**

1. The Programme ("Programme") is open to new OCBC Premier Banking clients (each an "Eligible Client"). The Programme is valid from 1 September to 31 December 2019; and/or until such date as may be determined by Oversea-Chinese Banking Corporation Limited ("OCBC Bank") in its sole discretion ("Promotional Period").
2. Receive the following Welcome Reward when you start a new OCBC Premier Banking relationship:
 - S\$400 cash credit with minimum S\$200,000 in fresh funds; or
 - S\$1,000 cash credit with minimum S\$350,000 in fresh funds.

To be credited into (please choose one): OCBC Account OCBC Premier VOYAGE Card (please complete the OCBC Premier VOYAGE Card Welcome Promotion application form) "Fresh Funds" refers to funds in form of non-OCBC cheques/cashier orders/demand drafts as well as all other funds that are not transferred from any OCBC accounts.

3. The Eligible Client must not have:
 - an existing OCBC Premier Banking or Premier Private Client relationship; or
 - ceased his/her OCBC Premier Banking or Premier Private Client relationship within the last 12 months.
4. The Eligible Client must satisfy the following criteria to qualify for the Programme:
 - Deposit a minimum of S\$200,000/S\$350,000 or equivalent in a foreign currency ("Qualifying Deposit") in Fresh Funds for any Eligible Products listed in Clause 5; and
 - Maintain the Qualifying Deposit for at least three months "Minimum Maintenance Period" from the date of most recent placement of the Fresh Funds in any of the products listed in Clause 5 as the primary account holder for the purpose of the Programme.
5. An "Eligible Product" includes: Premier Dividend+ Savings Account, Bonus+ Savings Account, OCBC 360 Account, Premier Global Savings Account, Non-Promotional Singapore Dollar/Foreign Currency Time Deposit, Bond, Unit Trust, Structured Deposit/Investment, Regular/Single Premium Insurance offered by OCBC Bank, subject to OCBC Bank's assessment of product suitability for the Eligible Client; or any other products or accounts which OCBC Bank may determine from time to time, which the Eligible Client may hold as the main account holder. An "Eligible Product" excludes: Time Deposit on Promotional Rate, Investment and Deposit Accounts with Promotional Offers.
6. The Programme is not valid with any other promotion or offers held or conducted by OCBC Bank, including the Deposit Cash Credit Promotion that runs concurrently during the Promotional Period.
7. The cash credit will be credited to the Eligible Client's OCBC account/OCBC Premier VOYAGE card latest by four weeks after the Minimum Maintenance Period. If the Eligible Client fails to maintain the Qualifying Deposit in the Eligible Product for the Minimum Maintenance Period yet the cash credit was credited to the Eligible Client, OCBC Bank reserves the right to debit/charge the value of the cash credit rewarded from any account/card of the Eligible Client or failing which, to request the Eligible Client to repay to OCBC Bank the value of the cash credit rewarded.

8. OCBC Bank reserves the right to substitute any reward under the Programme with another item of similar value at any time without prior notice.
9. Each Eligible Client will only be entitled to receive a maximum of one Welcome Reward listed in Clause 2, regardless of how many separate Eligible Transactions the Eligible Client carries out within the Promotional Period, whether singly or jointly.
10. OCBC Bank reserves the right to make any changes where it deems necessary in its absolute discretion to these Terms and Condition at any time without giving prior notice. The decision of OCBC Bank on all matters relating to the Programme shall be final and binding on all customers.
11. In the event of any inconsistency between these Terms and Conditions and any brochure, marketing or promotional material relating to the Programme, these Terms and Conditions shall prevail.
12. 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.
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.