

Terms and Conditions Governing the OCBC RoboInvest Promotion

(23 August – 31 October 2018)

1. The promotion period is from 23rd August 2018 until 31st October 2018, or such other period as may be determined by Oversea-Chinese Banking Corporation Limited (“OCBC”) in its absolute discretion (the “Promotion Period”).
2. You are eligible to enjoy a cashback reward during the Promotion Period if:
 - a. You are a new OCBC RoboInvest customer and do not hold any existing OCBC RoboInvest portfolios;
 - b. You sign up for an OCBC RoboInvest account; and
 - c. You successfully invest in a portfolio (minimum investment amount is USD\$2,000) through OCBC RoboInvest during the Promotion Period and remain invested for at least 3 consecutive months.
3. If all the conditions in Clause 2 above are satisfied, a one-time cashback amount will be credited into the current or savings account that was debited for the investment in the portfolio. The current or savings account must remain open and in good standing for the customer to receive the cashback. The table below sets out how cashback of either S\$50 or S\$100 can be earned depending on the value of the portfolio investment made in a single transaction:

Value of Portfolio Investment	Cashback
S\$3,500 to S\$9,999.99	S\$50
S\$10,000 and above	S\$100

4. The rebate will be credited into the customer’s account within 3 months of the end of the Promotion Period.
5. Each eligible customer can only receive a maximum one-time cashback of S\$50 or S\$100 (depending on the value of the portfolio investment) regardless of the number of portfolios invested in during the Promotion Period. Where an eligible customer has invested in more than one portfolio investment during the Promotion Period, the Bank shall determine in its sole discretion the applicable tier of cashback earned by that eligible customer during the Promotion Period.
6. This Promotion is limited only to the first 500 eligible customers.
7. OCBC Bank reserves the right at its absolute discretion to terminate this Promotion or vary, delete or add to any of these terms and conditions at any time without notice including without limitation, the eligibility of any customer and the dates of this Promotion.
8. OCBC Bank’s decisions on all matters relating to this Promotion shall be final and binding on all participants. No correspondence or appeal shall be entertained by OCBC Bank.
9. In the event of any inconsistency between these terms and conditions of this Promotion on one part and any other terms and conditions on the other part, these terms and conditions shall prevail.

10. These terms and conditions shall be governed by the laws of Singapore and each customer irrevocably submits to the non-exclusive jurisdiction of the courts of Singapore.
11. 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 Third Parties) Act (Cap 53B) to enforce any of these terms and conditions. Without prejudice to the generality of the above, the consent of any third party is not required for any variation (including any release or compromise of any liability) or termination of these terms and conditions, notwithstanding any term herein to the contrary