



Terms and Conditions Governing the OCBC Mighty Savers™ Fun Cheque Promotion for Thomson Medical Centre (“T&Cs”)

The following terms and conditions shall apply to the OCBC Mighty Savers™ Fun Cheque Promotion for Thomson Medical Centre (the “Promotion”).

1. Eligibility

- 1.1 This Promotion is open to OCBC customers described in this terms and conditions only. The promotion shall commence on 1 October 2007 and end on 31 December 2008, both days inclusive (the “Promotion Period”).
- 1.2 ‘OCBC customers’ refers to the individuals who are members of Thomson Medical Centre’s ‘First Born Incentive’ and ‘Subsequent Born Incentive’ scheme and who open an OCBC Bank Savings or Current account jointly with / for their children during the Promotion Period at any of the OCBC branches.

2. Mechanics of the Promotion

- 2.1 The gift deposit is credited into the OCBC customer’s account when an individual opens the following OCBC accounts with/for their children during the Promotion Period:
 - (a) Young Savers Account
 - (b) Passbook Savings (in-trust-for the child)
 - (c) Statement Savings (in-trust-for the child)
 - (d) School Savings Account (in-trust-for the child)

For the purpose of this Promotion, the initial deposit required for new account opening for the above account are as follows:

Product	Initial Deposit Under the Mighty Savers™ Promotion	Gift Deposit
Young Savers Account	Minimum initial deposit of S\$1,000	S\$10.00
Passbook Savings (Trust)	Minimum initial deposit of S\$1,000	S\$10.00
Statement Savings (Trust)	Minimum initial deposit of S\$1,000	S\$10.00
School Savings Account (bundled with School Protection Plan)	Minimum initial deposit of S\$1,000	S\$10.00

- 2.2 OCBC customers shall present the Mighty Savers™ Fun Cheque by 31 December 2008 upon opening a new children savings account to enjoy the offer of S\$10 gift deposit.
- 2.3 The initial deposit shall be in fresh funds (ie. funds not transferred from existing OCBC Savings or Current account)
- 2.4 This Promotion is not applicable with other promotions.
- 2.5 The S\$10 gift deposit is limited to one account per customer only.

3. General

- 3.1 OCBC Bank reserves the right, at its discretion, at any time, without notice or assigning any reason therefor, replace or substitute the gift deposit in the Promotion with any other prize of equal or similar value selected by OCBC Bank.
- 3.2 If OCBC Bank subsequently discovers that the individual is in fact not eligible to participate in the Promotion, OCBC Bank may at its discretion forfeit the gift(s) (or reclaim it /them if already awarded) and award or dispose of it/them in such manner and to such person/persons as OCBC Bank deems fit. No OCBC customer shall be entitled to any payment or compensation from OCBC Bank should any gift be forfeited/reclaimed.
- 3.3 OCBC Bank shall not be liable to any account holder or any other persons for any loss or damage arising in connection with the Promotion, including without limitation, any error in computing any chances, any breakdown or malfunctions in any computer system or equipment. Without prejudice to the generality of the foregoing, OCBC Bank assumes no responsibility for lost, late, misdirected, damaged, incomplete, illegible and/or postage-due mail.
- 3.4 The decision of OCBC Bank on all matters relating to the Promotion shall be final and binding on all OCBC Customers and any other persons, including, without limitation, any decision to cancel or suspend the Promotion. No correspondence(s) will be entertained.
- 3.5 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.
- 3.6 OCBC Bank may at any time at its sole and absolute discretion, without notice or assigning any reason therefor, delete, vary, supplement, amend or modify any one or more of these terms and conditions.

OCBC Bank shall not, to the extent permitted by law, be liable to for any claims, costs, expenses, loss or damage suffered by any person as a result of the aforementioned matters.

- 3.7 These terms and conditions shall be governed by the laws of Singapore and the participants in the Promotion irrevocably submit to the non-exclusive jurisdiction of the courts of Singapore.
- 3.8 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.