

**Terms and Conditions for the S\$100 Cash Gift Promotion**

1. To be eligible for the S\$100 cash gift promotion (the “Promotion”), you need to be an OCBC Bank customer holding one of the following accounts:
  - a. OCBC Child Development Account (CDA)
  - b. OCBC Monthly Savings Account (MSA) under the OCBC Mighty Savers Programme
2. You need to sign up for selected endowment or protection plans and the plan needs to be submitted and inceptioned between 1 July 2016 and 31 December 2016 (both dates inclusive).
  - a. Endowment plans must have premium amount between S\$3,600 to S\$11,999 per annum to be entitled for the S\$100 cash gift. Only policies with annual premium payment mode will be entitled for the Promotion
  - b. Protection plans must have a minimum premium amount of S\$1,200 per annum to be entitled for the S\$100 cash gift.
3. The main policyholder of the qualifying endowment or protection plan must be the same as the OCBC CDA or MSA Trustee.
4. Promotion is valid till 31 December 2016.
5. The S\$100 cash gift 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.
6. The S\$100 cash gift will be credited into your OCBC CDA or MSA within 3 months from policy issuance.
7. OCBC Bank reserves the right to substitute the S\$100 cash gift with an item of similar value.
8. These terms and conditions shall be read in conjunction with the OCBC Terms and Conditions Governing Deposits Accounts (available at [www.ocbc.com](http://www.ocbc.com)), Terms and Conditions Governing OCBC Child Development Accounts (Baby Bonus), 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.
9. 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 the Promotion shall be final and binding on all customers.
10. 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.
11. 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.