Terms and Conditions Governing the Blue Chip Investment Plan Cashback Promotion (Jan – June 2019) ("Promotion")

Promotion Period

Promotion is valid from 7 January 2019 till 30 June 2019 (both dates inclusive), 12pm, or such other period as may be determined by OCBC Bank at its absolute discretion (the "Promotion Period").

Eligibility Criteria

- 1. New customer who is opening a new single or joint Blue Chip Investment Plan account with OCBC Bank (the "Eligible Customers").
- 2. An Eligible Customer who opens a Blue Chip Investment Plan account and invests in 1 or more counters for 3 months consecutively from purchase during the Promotion Period is entitled to a one-time S\$20 cash-back (the "Reward").

Important Notes

- 1. The eligibility of a customer to receive the Reward shall be determined at the absolute discretion of OCBC Bank. The Reward is not exchangeable for other items.
- 2. Each customer is eligible for one (1) Reward for every new account that fulfils the eligibility criteria.
- 3. The Reward will be credited into the deposit account of the customer within 1 month after the end of the Promotion Period.
- OCBC Bank reserves the right to waive, vary or amend 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.
- 5. These terms and conditions shall be read in conjunction with the Terms and Conditions Governing the Blue Chip Investment Plan, Terms and Conditions Governing OCBC Investment Services and the Terms and Conditions Governing OCBC Investment Products and Services (for Premier Banking customers). 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.
- 6. If any Customer is subsequently discovered to be not entitled or ineligible to participate in the Promotion or to receive the Reward, OCBC Bank reserves the right to (i) forfeit or withdraw the Reward at any time or (ii) (where the Reward has been redeemed) reclaim the Reward or request the relevant Customer to repay to or compensate OCBC Bank the value of the Reward at any time, and OCBC Bank shall have the right to debit the value of the Reward plus any goods and services tax or such other amount as it deems fit from the account(s) of the customer. No person shall be entitled to any payment or compensation from OCBC Bank should any Reward be forfeited or withdrawn or if any Reward is reclaimed by OCBC Bank or a Customer is asked to repay to or compensate OCBC Bank the value of the Reward for whatsoever reasons.
- 7. These terms and conditions shall be governed by laws of Singapore and each customer irrevocably submits to the non-exclusive jurisdiction of the courts of Singapore.
- 8. 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.