

Terms and Conditions Governing exclusive OCBC SmartSenior Promotion (the “offer”):

1. The offer is only open to residents of Singapore, FIN, Work Permit and Employment Pass holders over the age of 18. Employees of SingTel Telecommunications Ltd (“SingTel”) and its affiliates, their families, relatives or any person professionally associated with this offer shall not qualify for this promotion
2. To be eligible, qualifying persons must open or hold an OCBC SmartSenior Account and apply to redeem the offer on or before 31 March 2010. All installation for this exclusive OCBC SmartSenior Promotional Deal must be completed by 30 June 2010. There is no cash alternative to the offer.
3. In addition, the installation of the SingTel mio TV is subject to the absolute discretion of SingTel. SingTel has the absolute discretion to disqualify you from this offer and both SingTel and OCBC Bank shall not be obligated to provide you with any reasons for such decision made by SingTel. Further, both OCBC Bank and SingTel shall not be liable to any damages or losses incurred by any person as a result or in connection with SingTel’s decision. If the offer is not redeemed by 31 March 2010 or is not successively installed within the mio TV coverage area by 30 June 2010, this offer shall automatically terminate.
4. All SingTel mio TV, mobile or web content is subject to change, removal, replacement or addition at SingTel’s sole discretion pursuant to SingTel’s prevailing terms and conditions applicable to such services.
5. Offer is only applicable for addresses within mio TV coverage area. Details of the mio TV coverage area are available at hello! stores.
6. Installation fees for mio TV service and mio TV ethernet modem will be waived. Eligible persons who do not have an existing SingTel Fixed Line Telephony Service will be required to sign up to access the mio TV Service. A one-time set-up and/monthly fee will apply at such prevailing rates which may be charged by SingTel. Standard call charges apply for any local or international calls using the Fixed Line Telephony Service. Standard fees shall also apply for any Fixed Line Telephony VASes.
7. Additional charges and contractual terms apply for mio TV content signed up by eligible person that is not part of this promotional offer.
8. The mio TV package provided under OCBC SmartSenior Promotion will be automatically terminated at the end of the one- year subscription period unless eligible person chooses to sign up for further mio TV services with SingTel at such prevailing rates as may be charged by SingTel
9. Other Terms and Conditions apply: Please refer to http://mio.singtel.com/miotv/mio-tv_terms-and-conditions.pdf for mio TV, to www.singtel.com for SingTel Fixed Line Telephony Service and to www.singtelfootballfrenzy.com for SingTel Football Frenzy web portal.
10. OCBC Bank shall not be liable to any persons for any loss or damage arising in connection with the offer.

11. The decision of OCBC Bank on all matters relating to the offer shall be final and binding on all participants, including, without limitation, any decision to cancel or suspend the offer. Subject to and without prejudice to the generality of the foregoing, OCBC Bank's record(s) relating to the offer shall be final, binding and conclusive for all purposes and in any legal proceedings. No correspondence will be entertained.
12. OCBC Bank may at any time at its absolute discretion, without notice or assigning any reason therefore, delete, vary, supplement, amend or modify any one or more of these terms and conditions in such manner as OCBC Bank shall think fit. 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.
13. These terms and conditions shall be governed by the laws of Singapore and the participants in the offer irrevocably submit to the non-exclusive jurisdiction of the courts of Singapore.
14. 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.