

Terms and Conditions Governing OCBC Bank Unit Trust (UT) / 3-Months SGD Time Deposit (TD) Bundle Offer

1. The promotion start date is 2 January 2014 and will be until such date as may be determined and notified by Oversea-Chinese Corporation Bank Limited ("OCBC Bank") in its sole discretion.
2. The promotional offer comprises a Unit Trust investment ("UT") and a SGD Time Deposit placement ("TD") Bundle ("The Bundle") to be taken up by the customer concurrently.
3. "Fresh funds" refer to funds, received on the day of the promotion sign-up, in the form of non OCBC cheques/ cashier's orders/ demand drafts as well as other funds that are not transferred from any existing OCBC Bank deposit accounts.
4. The SGD TD duration is for 3 months only.
5. The following rules apply to the Bundle:
 - i. Minimum UT investment amount (excluding OCBC Momentum program) to qualify for the Bundle is SGD 50,000
 - ii. Minimum TD Fresh fund amount = SGD 5,000
 - iii. Maximum TD Fresh fund amount = UT investment amount or SGD 999,999, whichever is lower.
6. The TD must be held for the entire 3-month duration. The TD placement amount will earn an interest of 4.88% p.a. Upon maturity, unless contrary instructions are received, the principal and interest earned will be auto-rolled into another 3-months deposit at the prevailing SGD TD board rate.
7. Only personal accounts (both single name and joint accounts) are eligible.
8. Bank of Singapore ("BOS") customers who hold OCBC Bank accounts are not eligible to participate in the Promotion.
9. All promotional interest rates and durations are subject to change by OCBC Bank in its sole discretion without prior notice.
10. No interest (whether at the promotional rate or otherwise) will be payable on the TD for early termination (i.e. termination before the entire 3-month duration has matured). Any interest paid prior to the early termination will be deducted from the proceeds.
11. If the UT is cancelled during the 7-day cancellation period as defined in the Unit Trust 7-Day Cancellation Period Application Form and the Terms and Conditions attached thereto, but the TD is retained, the TD will be deemed to have been withdrawn and no interest will be payable on it. The TD will then be immediately placed at the prevailing 3-month board rate.
12. This Promotion is not valid with other offers, bundles or promotions unless otherwise stated.

13. These terms and conditions shall be read in conjunction with the OCBC Terms and Conditions Governing Deposits Accounts and the Terms and Conditions Governing OCBC Investment Products and Services (both are available on www.ocbc.com). In the event of any inconsistency between these terms and conditions of the promotion on one part and the other terms and conditions on the other part, these terms and conditions shall prevail.
14. OCBC Bank reserves the right to waive/vary/delete/amend any of these terms and conditions without prior notice. The decision of OCBC Bank on all matters relating to this promotion shall be final and binding.
15. In the event of any inconsistency between these terms and conditions and any brochure, marketing or promotional material relating to this promotion, these terms and conditions shall prevail.
16. 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.
17. 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.

Deposit Insurance Scheme: Singapore dollar deposits of non-bank depositors and monies and deposits denominated in Singapore dollars under the Supplementary Retirement Scheme are insured by the Singapore Deposit Insurance Corporation, for up to S\$50,000 in aggregate per depositor per Scheme member by law. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured.