

Terms and Conditions Governing OCBC Chinese New Year Promotion 2014

Revised on 13 March 2014

The following terms and conditions shall apply to the OCBC Chinese New Year Promotion – Cash credit (“the Promotion”).

1. Eligibility

1.1 The Promotion is open to all customers who hold Eligible Accounts with Oversea-Chinese Banking Corporation Limited (“OCBC Bank”) and who have performed an Eligible Transaction as described in these Terms and Conditions.

1.2 The following groups of customers are not eligible to participate in the Promotion:

- (a) Bank of Singapore (“BOS”) customers who hold OCBC Bank accounts; and
- (b) Employees of OCBC Bank.

Ex-OCBC Bank employees are eligible to participate in the Promotion only after such ex-employee’s staff indicator has been removed from OCBC Bank’s records.

1.3 The Promotion commences on 2 January 2014 and ends on 31 March 2014 or such date(s) as may be determined and notified by OCBC Bank in its sole discretion (“Promotion Period”)

1.4 An “Eligible Account” refers to the individual (personal) OCBC Bonus+ Savings Account or OCBC Premier Dividend+ Savings Account which opened during the Promotion Period.

1.5 An “Eligible Transaction” refers to the deposit of Fresh Funds into an Eligible Account.

1.6 “Fresh Funds” refers to funds 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 accounts

1.7 A customer who holds an Eligible Account (the “Eligible Customer”) and performs an Eligible Transaction is entitled to the Promotion if he or she satisfies the criteria set out in these Terms and Conditions.

2. Promotion Mechanics

2.1 An Eligible Customer who performs an Eligible Transaction is entitled to the Promotion if he or she satisfies the following conditions:

(a) The first 1,100 Eligible Customers, who deposits Fresh Funds amounting to at least S\$38,000 over the counter into the Eligible Account during the Promotion Period, will receive an exclusive gift (“Gift”) – a cash credit of S\$38. Transactions performed through self-service channels will not be taken into account by OCBC Bank in awarding the Gift except for mail-in application using the prescribed promotional forms.

(b) The first 578 Eligible Premier Customers, who successfully open an OCBC Premier Dividend+ Savings Account and deposit Fresh Funds of at least S\$350,000 over the counter during the Promotion Period, will receive an exclusive gift (“Gift”) – a cash credit of S\$388. Transactions

performed through self-service channels will not be taken into account by OCBC Bank in awarding the Gift.

2.2 The amount placed and credited into the Eligible Account will be earmarked (“Earmarked Funds”) for a period of 6 months from the date of the Eligible Transaction (“Earmarked Period”).

2.3 Earmarked Funds are not available for withdrawal before the expiry of an Earmarked Period.

3. Award of Promotional Gift

3.1 The Gift will be credited into the Eligible Account within 2 weeks from the date of Eligible Transaction, provided funds are earmarked successfully.

3.2 In the event that the Eligible Customer who has received the Gift, withdraws the sum, whether in whole or in part from the Eligible Account before the expiry of the Earmarked Period, OCBC Bank shall have the right to debit the value of the Gift plus any goods and services tax or such other amount as it deems fit from the Eligible Account or any other OCBC Bank account of the Eligible Customer.

3.3 Each Eligible Customer will only receive one Gift during the Promotion, regardless of the number of Eligible Transactions performed and Eligible Accounts held by the Eligible customer.

3.4 The eligibility of a customer to receive the Gift shall be determined at the absolute discretion of OCBC Bank.

4. General

4.1 This Promotion is not valid with other offers or promotions unless otherwise stated.

4.2 Deposit placed in an Eligible Account is subject to a maximum cap of S\$1 million.

4.3 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 this Promotion shall be final and binding.

4.4 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.

4.5 These Terms and Conditions shall be governed by laws of Singapore and the participants irrevocably submit to the non-exclusive jurisdiction of the courts of Singapore

4.6 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.



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.