

Terms and Conditions Governing Regular Premium Insurance Plan / 3-Month 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 Regular Premium Plan ("RP") and a SGD Time Deposit transaction ("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 TD duration is for 3 months only.
5. The following rules apply to the Bundle:
 - (i) Minimum TD Fresh fund amount = SGD 5,000
 - (ii) Minimum annual premium for the RP to participate in this promotion is SGD 30,000
 - (iii) Maximum TD Fresh fund amount = up to 3 times of the annual premium amount of RP 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-month deposit at the prevailing SGD TD board rate.
7. TD account holder must be the Policy Owner of the RP.
8. Bank of Singapore ("BOS") customers who hold OCBC Bank accounts are not eligible to participate in the Promotion.
9. 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) for any reason whatsoever.
10. If the RP is not taken up / cancelled within the 14 days free-look period, or if the insurance proposal is rejected, declined or postponed for any reason whatsoever, the customer may either A) withdraw the TD without any interest or B) continue the TD with OCBC Bank at the prevailing 3-month SGD TD board rate of OCBC Bank. Provided that if the cancellation / rejection of the RP takes place after the promotional interest rate on the matured TD has been paid out to the customer, OCBC Bank reserves the right to deduct, from any of the customer's account(s) with OCBC Bank, an amount equal to the difference between (i) the interest amount paid to the customer at the promotional interest rate and (ii) the interest amount that would have been paid to the customer at the prevailing 3-month SGD TD board rate of OCBC Bank, on the TD.

11. This Promotion is not valid with other offers, bundles or promotions held by OCBC Bank unless otherwise stated.
12. These terms and conditions shall be read in conjunction with the OCBC Terms and Conditions Governing Deposits Accounts (available at www.ocbc.com) and Terms and Conditions relating to Regular Premium Insurance Plan (available at branches) prevail. 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.
13. 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 this Promotion shall be final and binding on all customers.
14. 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.
15. 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.
16. 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.