

**Terms & Conditions Governing the Protection & Endowment Plans Promotion
(Exclusive for OCBC Child Development Account Holders):**

1. This is a one-time promotional offer for each OCBC CDA holder.
2. The promotion applies to selected Endowment and Protection plans on annual premium payment mode, submitted and incepted between 1 Jan 2017 and 31 December 2017 (both dates inclusive).
3. To qualify, the Endowment plans with premium amount between S\$3,600 to S\$11,999 per annum must be submitted and incepted between 1 Jan 2017 and 31 December 2017 (both dates inclusive).
4. The promotion for Endowment plans is subject to the other promotion terms and conditions being met and may not be combined with other offers and promotions.
5. Eligible endowment plans include: MaxAdvance Payout, MaxEdu Goal, MaxGrowth Enhanced, MaxGrowth Plus, MaxRetirement, MaxRetirement Flex, MaxRetire Income, MaxWeath Premier 2 and PrimeGold Advantage.
6. To qualify, the Protection plans must have minimum premium amount of S\$1,200 per annum.
7. Eligible protection plans include: MaxLife Multiplier, MaxFamily Cover, MaxFamily Protector, MaxLife Protector 2, MaxTerm Value, MaxTerm Value (CI), PremierTerm Plus, PremierTerm Plus (TPD), Mortgage Protector, and Mortgage Protector Advantage.
8. The main policyholder of the qualifying Endowment or Protection plan must be the same as the OCBC CDA Trustee.
9. The cash reward is issued and conditional upon the insurance policy not being cancelled during the free-look period. Otherwise, OCBC Bank has the right to recover the cash reward by imposing an equivalent fee.
10. The cash reward will be credited into your OCBC CDA within 3 months from policy issuance. OCBC Bank reserves the right to substitute the cash reward with an item of similar value.
11. The cash reward cannot be credited into any account other than your OCBC CDA, or exchanged for other items.
12. OCBC Bank reserves the right to waive/vary/amend any of these terms and conditions without notice.

Important Notes: Insurance policies will be underwritten by The Great Eastern Life Assurance Company Limited, a wholly-owned subsidiary of Great Eastern Holdings Limited and a member of the OCBC Group, and are not bank deposits or obligations of, or guaranteed by OCBC Bank. You may wish to seek advice from a financial adviser before committing to buy a policy. If you choose not to seek advice from a financial adviser, you

should consider if the policy is suitable for you. It is usually detrimental to replace an existing accident and health plan with a new one. A penalty may be imposed for early plan termination and the new plan may cost more or have less benefit at the same cost. Buying health insurance products that are not suitable for you may impact your ability to finance your future healthcare needs. If you decide that the policy is not suitable after purchasing it, you may terminate the policy in accordance with the free look provision, if any, and the insurer may recover from you any expense incurred by the insurer in underwriting the policy. This document is not an offer to buy an insurance product or service. It is also not meant to provide any insurance or financial advice. Other terms and conditions apply. The insurance plans are protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your policy is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact us or visit the Life Insurance Association (LIA) or SDIC websites (www.lia.org.sg or www.sdic.org.sg). 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.