

**Terms and Conditions for OCBC CDA / MS Cash Reward Promotion (the “Promotion”)**

- 1) Promotion Period: Only valid until 31 Dec 2014 or for such other periods as may be determined by OCBC Bank in its discretion.
- 2) Subject to paragraph 4 below, the Promotion is open to individuals who have opened an OCBC Child Development Account/Young Savers Account and signed-up for a regular premium Endowment Plan (an “Eligible Customer”). Each Eligible Customer will be entitled to receive a cash reward (the “Gift”) pursuant to the terms and conditions of the Promotion. The Promotion mechanics are as follows:
  - (a) Minimum S\$8,000 annual premium for an Endowment Plan, or MaxEdu Choice to be entitled to receive a cash reward of S\$120.
  - (b) Minimum S\$6,000 annual premium for an Endowment Plan to be entitled to receive a cash reward of S\$60.
  - (c) Minimum S\$3,600 annual premium for MaxEdu Choice to be entitled to receive a cash reward of S\$80.

*\*Endowment Plans include: MaxGrowth Enhanced, MaxGrowth Plus, Max Retirement, MaxWealth Premier 2 and Prime Gold Advantage.*

- 3) Customers who present the completed OCBC Education Planner (in print or on screen), or goes through the OCBC Education Planner with our staff at point of purchase, will be entitled to additional 25% cash rewards, i.e. total cash rewards of S\$150, S\$75 and S\$100 respectively.
- 4) The following groups of customers are not eligible to participate in the Promotion:
  - (a) Bank of Singapore customers who hold OCBC Bank accounts.
  - (b) Employees of OCBC Bank and their immediate family members who hold OCBC Bank accounts.

For the avoidance of doubt, 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.

- 5) Each Eligible Customer is only entitled to receive **one Gift per child** under the terms of the Promotion, regardless of the number of regular premium plans signed-up during the Promotion Period. The eligibility of any customer to receive the Gift shall be determined at the absolute discretion of OCBC Bank.
- 6) Should any Eligible Customer, after receipt of the Gift, subsequently freelook/ cancel the regular premium plan within six (6) months from the date of placement, OCBC Bank shall be entitled to debit the value of the Gift or such other amount as it deems fit from any OCBC Bank account or the proceeds of the freelooked/ cancelled regular premium plan of the Eligible Customer.
- 7) The Gift will be credited into the child’s OCBC Young Savers Account or OCBC Child Development Account 6 weeks after the policy delivery date.
- 8) OCBC Bank reserves the right to waive, vary or amend any of the terms and conditions of the Promotion without notice. The decision of OCBC Bank on all matters relating to the Promotion shall be final and binding.
- 9) In the event of any inconsistency between these terms and conditions and the contents of any brochure, marketing or promotional material relating to the Promotion, these terms and conditions shall prevail.

- 10) 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.
  
  - 11) 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.
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