

Terms and Conditions for the OCBC Mighty Savers S\$100 Cash Reward Promotion

1. This is a one-time promotional offer per child for each OCBC Mighty Savers customer.
2. To be eligible for the S\$100 cash reward promotion (the "Promotion"), you need to be an OCBC Bank customer holding one of the following eligible accounts under OCBC Mighty Savers Programme:
 - a. OCBC Monthly Savings Account (MSA)
 - b. OCBC Young Savers Account (YSA)
3. You need to sign up for selected endowment plans and the plan needs to be submitted and incepted between 1 January 2018 and 31 December 2018 (both dates inclusive).
4. Endowment plans must have premium amount between S\$3,600 to S\$11,999 (both amounts inclusive) per annum to be entitled for the S\$100 cash reward. Only policies with annual premium payment mode will be entitled for the Promotion.
5. Eligible endowment plans include: MaxAdvance Payout and Compulsory Rider: Accidental Death Benefit (Payer), MaxEdu Goal, MaxGrowth Enhanced, MaxGrowth Enhanced Prepayment, MaxGrowth Plus, MaxRetire Income, MaxRetirement, MaxRetirement 10, MaxRetirement Flex, MaxRetirement Flex 10, MaxWealth Premier 2 and PrimeGold Advantage.
6. The main policyholder of the qualifying endowment must be the same as the OCBC MSA/YSA Trustee.
7. The S\$100 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.
8. The S\$100 cash reward will be credited into your OCBC MSA/YSA within 3 months from policy issuance.
9. You need to have an eligible OCBC MSA/YSA in order for us to credit the S\$100 cash reward. OCBC has the sole discretion to determine whether your OCBC MSA/YSA is an eligible account for the purpose of this Promotion.
10. The Promotion is subject to the other promotion terms and conditions being met.
11. In the event that you are eligible for both Protection & Endowment Plans S\$100 Promotion (Exclusive for OCBC Child Development Account Holders) and this Promotion, you will be entitled to the benefit under this Promotion only and we will credit the S\$100 into your eligible YSA/MSA.
12. OCBC Bank reserves the right to substitute the S\$100 cash reward with an item of similar value.
13. These terms and conditions shall be read in conjunction with the OCBC Terms and Conditions Governing Deposits Accounts (available at www.ocbc.com) and the Terms and Conditions relating to Regular Premium Insurance Plan (available at branches). 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.

14. 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 the Promotion shall be final and binding on all customers.
15. 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.
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.