

Terms and Conditions Governing the OCBC 360 Account Salary Credit Promotion

1. General Terms and Conditions

- 1.1 The OCBC 360 Account Salary Credit Promotion (the “Promotion”) is available from 1 December 2018 to 31 March 2019 (both dates inclusive) (“Promotion Period”).
- 1.2 This Promotion is open to all account holders of existing and newly opened OCBC 360 Accounts (“Qualifying Accounts”)

2. Eligibility

- 2.1 You must successfully credit your salary of at least the required minimum amount into your 360 Account in accordance with the Terms and Conditions Governing the OCBC 360 Account.
- 2.1 In addition, 360 Accounts with account balances in excess of S\$35,000 during the Promotion Period will qualify to receive a Promotional Salary Credit bonus interest rate which will be applied to the funds deposited above the initial S\$35,000 threshold as illustrated in this table:

Account balance	Current Salary Credit Bonus interest (% per year)	Promotional Salary Credit Bonus interest (% per year)
First S\$35,000	1.2%	1.2%
Next S\$35,000	1.5%	2.0% (Promotional rate from December 2018 to March 2019)

3. General

- 3.1 The decision of OCBC Bank on all matters relating to this Promotion, and the matters set out in these terms and conditions shall be final and binding.
- 3.2 These terms and conditions shall be read in conjunction with the OCBC Bank’s Terms and Conditions Governing Deposits Accounts, Terms and Conditions Governing the OCBC 360 Account, Terms and Conditions Governing Electronic Banking Services (Personal), Terms and Conditions Governing OCBC Electronic Statements, OCBC Cardmember’s Agreement, Important Notices relating to Investments and Insurance, Terms and Conditions Governing Investment Services, Terms and Conditions Governing OCBC Investment Services, Terms and Conditions Governing OCBC Investment Products And Services, Structured Deposits Terms and Conditions and Structured Products Terms and Conditions, whichever is applicable (all copies of which are available for viewing at www.ocbc.com and at any OCBC Bank branch). In the event of any inconsistency between these terms and conditions on one part and the OCBC Terms and Conditions Governing Deposit Accounts on the other part, these terms and conditions shall prevail.

- 3.3 In the event of any inconsistency between these terms and conditions and any brochure, marketing or material relating to this Promotion, these terms and conditions shall prevail.
- 3.4 OCBC Bank may at any time at its absolute discretion, without notice or assignment any reason therefore, delete, vary or supplement, any one or more of these conditions in such manner as OCBC Bank shall think fit.
- 3.5 OCBC Bank shall not, to the extent permitted by law, be liable for any claims, costs, expenses, loss or damage suffered by any person as a result of the aforementioned matters set out in these terms and conditions.
- 3.6 These terms and conditions shall be governed by the laws of Singapore. You hereby irrevocably submit to the non-exclusive jurisdiction of the courts of Singapore.
- 3.7 A person who is not a party to these terms and conditions has no right under the Contracts (Rights of Third Parties) Act, Cap 53B to enforce any terms and conditions.