

**Terms and Conditions Governing the OCBC Education Planner Unit Trust Promotion (the "Promotion")**

1. The promotion is available from 1 June 2014 to 31 December 2014 ("Promotion Dates"); or up to and until such date as may be determined by Oversea-Chinese Corporation Bank Limited ("OCBC Bank") in its sole discretion.
2. Subject to paragraph 3 below, the Promotion is open to individuals who have opened an OCBC Child Development Account/Young Savers Account and presented the OCBC Education Planner (an "Eligible Customer"). Each Eligible Customer will be entitled to receive a cash reward of S\$50 (the "Gift") if the customer makes a minimum of S\$20,000 investment in Unit Trust (UT) products.
3. The following groups of customers are not eligible to participate in the Promotion:
  - (i) Bank of Singapore customers who hold OCBC Bank accounts.
  - (ii) 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.
4. 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.
5. OCBC Bank shall not be responsible for the quality, merchantability or fitness for any purpose or any other aspects of the Gift. Notwithstanding anything herein, OCBC Bank shall not at any time be responsible or held liable for any defects or malfunction in any Gift, and/or for any loss, injury, damage or harm suffered or incurred by or in connection with the use of any Gift by any person.
6. Should any Eligible Customer, after receipt of the Gift, subsequently cancel the UT investment (whether in whole or in part) within the 7-day cancellation from the date of placement, OCBC Bank shall be entitled to debit the value of the Gift plus any goods or services tax, or such other amount as it deems fit from any OCBC Bank account or the proceeds of the cancelled UT investment of the Eligible Customer.
7. This Promotion is not valid with other offers or promotions unless otherwise stated.
8. The Gift will be credited into the child's OCBC Young Savers Account or OCBC Child Development Account 6 weeks after the date of investment settlement.
9. 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.
10. In the event of any inconsistency between these terms and conditions and any brochure, marketing or promotional material relating to the Promotion, these terms and conditions shall prevail.

11. 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.
  12. 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.
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