

**Terms and Conditions for the OCBC Child Development Account (“CDA”) Holder Referral Program**

1. An existing OCBC Child Development Account holder (“Referrer”) who introduces his/her friend(s) (the “Referee”) to sign up for an OCBC CDA or OCBC Monthly Savings Account (“MSA”) with Oversea-Chinese Banking Corporation Limited (“OCBC”) and purchase any endowment or protection plan set out in Clauses 8 and 9 below with OCBC, is eligible to participate in the OCBC Child Development Account holder Referral Program (the “Program”) to receive S\$20 worth of Robinsons shopping voucher (“voucher”).
2. To be eligible for the voucher, the Referee must open a new OCBC CDA or OCBC MSA and sign up for the endowment or protection plan with OCBC and incepted on or before 31 December 2015. Upon fulfilment of all terms and conditions of this Program, a redemption letter will be sent to Referrer’s mailing address within 3 months.
3. A successful Referrer shall receive the voucher for each new OCBC CDA or OCBC MSA opened by a Referee who successfully signs up for the any endowment or protection plan set out in Clauses 8 and 9 below.
4. The Referrers are not allowed to submit their own names and/or refer themselves as Referees.
5. If more than one Referrer introduces the same Referee who opened the OCBC CDA or OCBC MSA and successfully signed up for the selected endowment or protection plan, the name of the Referrer, who the Referee has stated down on their Referee’s redemption letter will receive the voucher.
6. All vouchers and Referrer’s redemption letters are non-transferable and cannot be exchanged for cash, credit or kind and will be subjected to the terms and conditions of the relevant merchant. Usage of the vouchers is subjected to the terms and conditions accompanying them (e.g. vouchers are to be utilised no later than the expiry date indicated on each voucher). OCBC is not a supplier of the product and/or services provided by the merchant. Any dispute in connection with or arising from the product and/or services must be resolved directly with the merchant. The merchant may impose conditions for the product and/or services. This Program is not valid with any other promotions or offers held or conducted by OCBC.
7. Should the Referee, after receipt of the voucher, subsequently free-look/cancel the endowment or protection plan within six (6) months from the date of inception, OCBC shall be entitled to debit the value of the voucher given to Referrer or such other amount as it deems fit from any OCBC bank account of the Referrer.
8. Eligible endowment plans include: MaxGrowth Enhanced, MaxGrowth Plus, MaxWealth Premier 2, MaxEdu Choice, MaxRetirement, MaxRetirement Flex and PrimeGold Advantage
9. Eligible protection plans include: MaxFamily Cover, MaxFamily Protector, MaxLife Protector 2, MaxTerm Enhanced, MaxTerm Enhanced (Critical illness), Mortgage Protector and Mortgage Protector Advantage
10. OCBC shall be entitled to withdraw or substitute any free gift with other items without prior notice and without assigning any reason.
11. OCBC shall not be responsible for the quality, merchantability or the fitness for any purpose of any free gift or any other aspect of any promotion. Notwithstanding anything herein, OCBC shall not at any time be responsible or held liable for any defect or malfunction in any free

gift, and/or for any loss, injury, damage or harm suffered or incurred by or in connection with the use of any free gift by any person.

12. OCBC shall be entitled at its absolute discretion to terminate this voucher or vary, delete or add to any of these terms and conditions from time to time without notice including without limitation, the eligibility of any existing OCBC CDA holder and the dates of the voucher.
13. OCBC's decision on all matters relating to this voucher will be at its absolute discretion and will be final and binding on all Referrers. No correspondence shall be entertained. In the event of any inconsistency between these terms and conditions and any brochure, marketing or promotional material relating to the voucher, these terms and conditions will prevail.
14. If OCBC subsequently discovers that a Referrer is in fact not eligible to participate in the Program or any of the applicable conditions are not fulfilled, OCBC may at its discretion forfeit the voucher (or reclaim it, if already awarded, by debiting any OCBC bank account of the Referrer). No person shall be entitled to any payment or compensation from OCBC should any reward be forfeited or reclaimed.
15. OCBC shall not be liable to any person for any loss or damage in connection with the Program, including without limitation, any error in computing any changes, any breakdown or malfunction in any computer system or equipment. Without prejudice to the generality of the foregoing, OCBC assumes no responsibility for lost, late, misdirected, damaged, incomplete, illegible and/or postage-due mail.
16. 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.
17. These terms and conditions shall be governed by Singapore law and all Referrer in the Program irrevocably submit to the non-exclusive jurisdiction of the courts of Singapore.
18. OCBC reserves the right to waive/vary/amend any of these terms and conditions without notice.

### **Important Notice**

Insurance policies will be underwritten by The Great Eastern Life Assurance Company or The Overseas Assurance Corporation Limited, each 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. Max is a registered trademark of The Overseas Assurance Corporation Limited. Buying a life insurance policy is a long-term commitment. An early termination of the policy usually involves high costs and the surrender value payable may be less than the total premiums paid. You may wish to seek advice from a financial adviser before making a commitment to purchase a life policy. In the event that you choose not to seek advice from a financial adviser, you should consider whether the life policy in question is suitable for you. The specific terms and conditions of the plan are set out in the policy documents. A person interested in the insurance policies should read the product summary and benefit illustration (available from OCBC Bank) before deciding whether to buy this product. 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](http://www.lia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).