

Terms and Conditions for the S\$200 Cash Credit Promotion (the “Promotion”)

1. This is a one-time promotional offer that rewards customers who have switched their existing OCBC Child Development Account (“CDA”) from other banks to Oversea-Chinese Banking Corporation Limited (“OCBC Bank”), and purchased selected wealth products during the Promotion period. The eligibility of any customer to receive a gift shall be determined at the absolute discretion of OCBC Bank.
2. Promotion period: Until 31 Dec 2015, or for such other periods as may be determined by OCBC Bank in its sole discretion.
3. Subject to these terms and conditions, the Promotion is open to existing OCBC CDA holders who have switched their CDA over from another bank and purchased the selected wealth products listed below (an “Eligible Customer”). Each Eligible Customer will be entitled to receive a S\$200 cash reward (the “Gift”) pursuant to the terms and conditions of the Promotion. The relevant wealth products to be purchased are as follows:
 - i. Endowment plans must have premium amount between S\$3,600 to S\$11,999 per annum to be entitled to receive a cash reward of S\$200. Endowment plans include: MaxGrowth Enhanced, MaxGrowth Plus, MaxWealth Premier 2, MaxEdu Choice, MaxRetirement, MaxRetirement Flex and PrimeGold Advantage. The promotion for Endowment plans may not be combined with other offers and promotions. Only policies with annual premium payment mode will be entitled for this promotion.
 - ii. Protection plans must have a minimum premium amount of S\$1,200 per annum. Protection plans include: MaxFamily Cover, MaxFamily Protector, MaxLife Protector 2, MaxTerm Enhanced, MaxTerm Enhanced (Critical illness), Mortgage Protector and Mortgage Protector Advantage
4. Should any Eligible Customer, after receipt of the Gift, subsequently free-look/ 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 free-looked/cancelled regular premium plan of the Eligible Customer.
5. The Gift will be credited into customer’s OCBC CDA within 3 months from policy issuance.
6. OCBC Bank reserves the right to substitute the Gift with an item of similar value.
7. The Gift cannot be credited into any account other than your OCBC CDA, or exchanged for other items.
8. These terms and conditions shall be read in conjunction with the OCBC Terms and Conditions Governing Deposits Accounts (available at www.ocbc.com), Terms and Conditions Governing OCBC Child Development Accounts (Baby Bonus), 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.

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 the 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, this 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.

By signing this form, I hereby acknowledge that I have read, understood and agree to be bound by the above **"Terms and Conditions for the S\$200 Cash Credit Promotion"**.

Customer's Signature
Customer's Name :
NRIC/Passport :
Date :

PFC / RM's Signature
PFC / RM's Name :
Branch :
Date :