

**Terms and Conditions for OCBC Life Goals Reward Promotion** (the "Promotion")

1. Promotion period: Only valid until 30 June 2017, or for such other periods 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 bought the wealth product(s) and gone through the OCBC Retirement Planner and/ or OCBC Children's Education Planner (each a "Planner") with our staff at the point of purchase (an "Eligible Customer"). Each Eligible Customer will be entitled to receive a cash reward (the "Gift") pursuant to the terms and conditions of the Promotion. The Promotion mechanics are as follows:

- (i) Purchase of product(s) must be made within **30 days after the Eligible Customer has gone through** a Planner with our staff, within the Promotion period.
- (ii) Each Gift is S\$20 worth of cash reward or such other gift as may be determined by OCBC at its sole discretion.
- (iii) The Gift will be given to an Eligible Customer if he successfully goes through a relevant Planner with our staff and also makes a purchase of product(s) relating to that Planner within the time period stated in Clause 2(i) above. That is, a Gift will be given to an Eligible Customer if he has successfully gone through the OCBC Retirement Planner and also makes a purchase of relevant product(s); and/ or the said Eligible Customer will receive a Gift if he has successfully gone through the OCBC Children's Education Planner and makes a purchase of relevant product(s).

3. Each Eligible Customer is only entitled to receive a maximum of **two** Gifts, pursuant to the terms and conditions of the Promotion, regardless of the number of wealth products purchased during the Promotion period. The eligibility of any customer to receive the Gift shall be determined at the absolute discretion of OCBC Bank.

4. The Gift will be credited into the customer's OCBC Bank deposit account or a redemption letter will be sent to the customer, 12 weeks after the policy delivery date or investment settlement date (as applicable).

5. Should any Eligible Customer, after receipt of the Gift, subsequently cancels the insurance policy within six (6) months from the date of placement of such insurance policy, or cancels the UT investment (whether in whole or in part) within the 7-day cancellation period from the date of placement of such UT investment (as applicable), 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 account from which the funds were used to pay for the relevant insurance policy or, as the case may be, the relevant UT investment.

6. These terms and conditions shall be read in conjunction with the OCBC Terms and Conditions Governing Deposits Accounts (available at [www.ocbc.com](http://www.ocbc.com)). 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.

7. OCBC Bank has the right to end or withdraw the Promotion without giving you notice.

8. 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.

9. 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.

10. 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.

11. 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.