



Terms and Conditions Governing OCBC Wealth Investment Promotion 2022 (the “Promotion”)

1. This Promotion shall be held from 03 January 2022 to 28 February 2022 (both dates inclusive) (or until such other date as may be determined and notified by Oversea-Chinese Banking Corporation Limited (“**OCBC Bank**”) in its sole discretion (“**Promotion Period**”).
2. This Promotion is open to individuals who purchase the Qualifying Investment Product in accordance with Clause 3 (Each an “**Eligible Customer**”).

3. Unit Trust Promotion

An Eligible Customer will be entitled to receive a cash reward as set out in this clause (the “**Gift**”) after the purchase of a Qualifying Investment Product and subject to the conditions described below:

Qualifying Investment Product

Unit Trust

- i. Valid for **selected** unit trusts with a minimum sales charge of 1.5%; and
- ii. Unit trust must be purchased in a lump sum using cash or Supplementary Retirement Scheme (SRS) funds at OCBC Bank branches, OCBC Premier Centres or through the customer’s Premier Banking Relationship Managers only. For the avoidance of doubt, unit trusts which are purchased through a customer’s Central Provident Fund Ordinary Account (CPFOA), or Central Provident Fund Special Account (CPFSA) will not be eligible for this Promotion.

The Gifts to be awarded are as follows:

Minimum value of unit trust purchased (in SGD Dollars Equivalent)	Cash Reward (in SGD Dollars Equivalent)
\$20,000	\$75
\$50,000	\$150
\$100,000	\$300
\$150,000	\$600
\$300,000	\$1,200
\$500,000	\$2,000
\$1,000,000	\$4,000

4. Each Eligible Customer is only entitled to receive a maximum of one Gift each for the total aggregated value of the qualifying investment products purchased during the Promotion Period. An eligible purchase may not be split to entitle a customer to receive more than one Gift.
5. The Gift will be directly credited into the Eligible Customer’s settlement account used for the investment, which account shall be an OCBC Current Account or Savings Account (“**Settlement Account**”). If the settlement account is an SGD account, the Eligible Customer will receive the Gift in Singapore Dollars. If the settlement account is a foreign currency account, the Eligible Customer will receive the Gift in the respective foreign currency based on the Singapore Dollars equivalent. In the event that OCBC Bank is unable to credit the monies into the Settlement Account for whatsoever reason, the Eligible Customer shall be required to open an SGD CASA account for the crediting of the Gift, failing which OCBC Bank reserves the right to determine if such customer shall still be eligible to receive the Gift.
6. An Eligible Customer will be notified of the successful crediting of the Gift either through Short Message Service (SMS) or email within 3 months after the end of the Promotion Period.
7. The eligibility of any Eligible Customer to receive any gift shall be determined at the absolute discretion of OCBC Bank. OCBC Bank reserves the right to substitute any of the gifts with an item of similar value. The gift cannot be exchanged for other items.

8. These terms and conditions shall be read in conjunction with the Terms and Conditions Governing OCBC Investment Services, Terms and Conditions Governing OCBC Investment Products and Services (for Premier Banking Customers) and the OCBC Premier Banking and OCBC Premier Private Client Terms (for Premier Private Client Customers). In the event of any inconsistency between these terms and conditions of this 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 or amend 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.
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 rights 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.