



Terms and Conditions Governing OCBC Online/Mobile Banking Unit Trust Chinese New Year Investment Promotion 2021 (the “Promotion”)

Promotion Period

1. The Promotion shall be held from 8 February 2021 to 26 February 2021 (both dates inclusive), or such other period(s) as may be determined and notified by Oversea-Chinese Banking Corporation Limited (“OCBC Bank”) at its absolute discretion (“Promotion Period”).

Eligibility

2. This Promotion is open to individuals:
 - i. who accept these terms and conditions; and
 - ii. who purchase the qualifying investment products in accordance with clause 3

(each an “Eligible Customer”).

Promotion Mechanics

3. 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 (as defined herein) and subject to the conditions described below:

Qualifying Investment Product

Unit Trust

- i. Valid for **selected** unit trusts with a minimum sales charge of 0.88%;
- ii. Unit trust must be purchased in a lump sum using cash through OCBC Online Banking or OCBC Mobile Banking during the Promotion Period. For the avoidance of doubt, unit trusts which are purchased through a customer’s Supplementary Retirement Scheme (SRS), Central Provident Fund Ordinary Account (CPFOA), or Central Provident Fund Special Account (CPFSA) will not be eligible for this Promotion;
- iii. Customer must not cancel the purchase of the unit trust investment during the 7 calendar days ‘free-look period’ (“Free-Look Period”).

Gift

4. The Gift to be awarded will correspond to the value of the unit trust purchased, as set out below:

Value of unit trust purchased (in SGD Dollars Equivalent)	Cash Reward (in SGD Dollars Equivalent)
>=\$50,000 - \$149,999	\$100
>=\$150,000 - \$299,999	\$300
>=\$300,000 - \$499,999	\$600
>=\$500,000 - \$999,999	\$1,000
>=\$1,000,000 and above	\$2,000

5. Subject to the fulfilment of all the conditions specified in these terms and conditions to the absolute satisfaction of OCBC Bank, the Gift will be credited into the Eligible Customer's settlement account used for the investment, which account shall be an OCBC Current Account or Savings Account.
6. Each Eligible Customer is only entitled to receive a maximum of one (1) Gift 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.
7. OCBC Bank reserves the right to substitute or replace the Gift with any item of similar value at its sole discretion without notice to any person.
8. The Promotion shall not apply in conjunction with any other privileges or promotions unless otherwise stated.
9. OCBC Bank reserves the right and at any time at its absolute discretion and without giving any reason or notice to withdraw, clawback, cancel and/or invalidate any Gift awarded to any customer without liability. A customer will not be entitled to any payment or compensation whatsoever in respect of such withdrawal, clawback, cancellation or invalidation.
10. OCBC Bank reserves the right to claw-back and deduct from any of the Eligible Customer's accounts with OCBC Bank the equivalent value of the Gift if the Eligible Customer cancels the purchase of the unit trust investment during the Free-Look Period. Further, if any Eligible Customer is subsequently discovered to be ineligible to participate in the Promotion or to receive the Gift, OCBC Bank reserves the right to (i) withdraw the Gift at any time; or (ii) claw-back the Gift or request the relevant customer to repay to or compensate OCBC Bank the value of the Gift at any time, and OCBC Bank shall have the right to debit the value of the Gift or such other amount as it deems fit from the account(s) of the customer. No person shall be entitled to any payment or compensation from OCBC Bank should any Gift be withdrawn, if any Gift is reclaimed by OCBC Bank, or if a customer is asked to repay to or compensate OCBC Bank the value of the Gift for whatsoever reasons.

General

11. The eligibility of any Eligible Customer to receive any Gift shall be determined at the absolute discretion of OCBC Bank.
12. OCBC Bank reserves the right at its absolute discretion to terminate the Promotion or vary, delete or add to any of these terms and conditions at any time without notice including without limitation, the eligibility of any customer and the dates of the Promotion.
13. OCBC Bank shall not be responsible for the quality, merchantability or fitness for any purpose or any other aspect of the Promotion, or any product and/or service relating to the Promotion. Notwithstanding anything herein, OCBC Bank shall not at any time be responsible or held liable for any defect or malfunction in any product or the deficiency in any service provided, and/or any loss, injury, damage or harm suffered or incurred by or in connection with the Promotion, and/or the use of any product and/or service relating to the Promotion, by any person.
14. OCBC Bank's decisions on all matters relating to the Promotion shall be final and binding on all participants. No correspondence or appeal shall be entertained by OCBC Bank. 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.

15. OCBC Bank shall not be responsible for any loss or damage to any person in connection with the Promotion howsoever arising, including any error in computing chances, any breakdown or malfunction in any computer system or equipment, or any notice which is misdirected or lost in the post or in transmission.
16. These terms and conditions shall be governed by the laws of Singapore and each participant in the Promotion irrevocably submits to the non-exclusive jurisdiction of the courts of Singapore. 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.

I hereby acknowledge that I have read, understood and agree to be bound by the above “Terms and Conditions Governing **OCBC Online/Mobile Banking Unit Trust Chinese New Year Investment Promotion 2021**” (Valid 8 February 2021 to 26 February 2021).