

**Terms and Conditions Governing the OCBC Online Unit Trust
– Fidelity Enhanced Reserve Fund Discount Promotion (the “Promotion”)**

1. The promotion period is from 06 September 2021 09:00 am to 31 December 2021 09:00 am, or such other period as may be determined by Oversea-Chinese Banking Corporation Limited (“**OCBC Bank**”) in its absolute discretion (the “**Promotion Period**”).
2. You are eligible to enjoy a discounted online sales charge during the Promotion Period if you successfully invest in the Fidelity Enhanced Reserve Fund through OCBC Internet Banking and/or the OCBC Mobile Banking during the Promotion Period (“**Online Unit Trust Investment**”). Such investment may be (a) made using cash from your OCBC current or savings account or through your OCBC Supplementary Retirement Scheme Account; (b) effected as a lump sum purchase or through a monthly investment plan.
3. If all the conditions in Clause 2 above are met, we will apply a discounted net sales charge of 0.50% on your Online Unit Trust Investment (“**Discount**”). Please review the fund details before proceeding with the placement of your Online Unit Trust Investment.
4. This Promotion is applicable for any number of Online Unit Trust Investments you make during the Promotion Period.
5. If any eligible customer is subsequently discovered to be ineligible to participate in the Promotion or to receive the Discount, OCBC Bank reserves the right to (i) forfeit or withdraw the Discount at any time; or (ii) (where the Discount has been redeemed or utilised) claw-back the Discount or request the relevant customer to repay to or compensate OCBC Bank the value of the Discount at any time, and OCBC Bank shall have the right to debit the value of the Discount plus any goods and services tax 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 No person shall be entitled to any payment or compensation from OCBC Bank should any Discount be forfeited or withdrawn, if any Discount is reclaimed by OCBC Bank, or if a customer is asked to repay to or compensate OCBC Bank the value of the Discount for whatsoever reasons.
6. The Discount is strictly not refundable and cannot be replaced if lost, damaged or expired.
7. The Discount is strictly not exchangeable for cash.
8. The eligibility of any individual to enjoy any Discount shall be determined at the absolute discretion of OCBC Bank.
9. OCBC Bank reserves the right at its absolute discretion to terminate this 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 this Promotion.
10. 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.
11. 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.

12. 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.
13. 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.

Updated on 13th September 2021