



Terms and Conditions Governing the Schroder Asian Income SGD W Exclusive Women Promotion (the "Promotion")

Promotion Period

1. The promotion period shall run from 08 March 2022 to 31st May 2022 (both dates inclusive), or such other period(s) as may be determined by Oversea-Chinese Banking Corporation Limited ("OCBC Bank") at its absolute discretion ("**Promotion Period**").

Eligibility

2. You will qualify for this Promotion if:
 - i. you are an OCBC customer who has not invested in Schroder Asian Income SGD W Fund ; and
 - ii. you expressly accept these terms and conditions(each an "**Eligible Customer**").

Promotion Mechanics

3. (i) The first 500 Eligible Customers who have completed a Financial Needs Analysis ("FNA") **and** invested a minimum of SGD 10,000 into the **Schroder Asian Income SGD W Dis Fund**
 - at an OCBC Bank Branch; or
 - through such customer's Relationship Manager(s) or Client Advisor

during the Promotion Period will be entitled to receive a \$20 Takashimaya voucher (the "**Voucher**"), subject to these terms and conditions.

(ii) The first 400 Eligible Customers who have only completed an FNA (but not made the investment referred to in clause 3(i) above)

- at an OCBC Bank Branch; or
- through such customer's Relationship Manager(s) or Client Advisor

during the Promotion Period will be entitled to receive a speaker water bottle (the "**Water Bottle**"), subject to these terms and conditions.

4. For the avoidance of doubt, in the event that any person entitled to a Voucher or Water Bottle (collectively, the "**Gift**") is subsequently found to be ineligible for the Promotion, OCBC Bank shall not be obligated or liable to provide the Gift to another Eligible Customer.
5. Eligible Customers are entitled to a maximum of only one (1) Gift throughout the Promotion Period.
6. 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) forfeit or withdraw the Gift at any time; or (ii) (where the Gift has been redeemed) 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 No person shall be entitled to any payment or compensation from OCBC Bank should any Gift be withdrawn, if any Gift is reclaimed by OCBC Bank, or if a customer is asked to repay to or compensate OCBC Bank the value of the Gift for whatsoever reasons.

Gift

7. An Eligible Customer who qualifies to receive a Gift will be notified of the details for the redemption of the Gift either through Short Messaging Service or email within 12 weeks after the end of the Promotion Period.
8. The Gift is strictly not refundable and cannot be replaced if lost, damaged or expired.
9. The Gift is strictly not exchangeable for cash.
10. Redemption of the Voucher is subject to Takashimaya Shopping Centre (TSC)'s terms and conditions. Please refer to TSC's website [here](#) for full details. By participating in this Promotion, you agree and consent to OCBC collecting your personal data, i.e., the last four digits of your identification number, and disclosing this data to OCBC's vendor, ShortQ, for the purposes of verification. OCBC will only collect, use and disclose your personal data in accordance with our Data Protection Policy available [here](#) or on our website.
11. 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.

General

12. The eligibility of any Eligible Customer to receive any Gift shall be determined at the absolute discretion of OCBC Bank.
13. 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.
14. 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.
15. 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.
16. 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.
17. These terms and conditions shall be governed by the laws of Singapore and each participant in the Promotion irrevocably submits to the 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 rights under the Contracts (Rights of Third Parties) Act (Cap 53B) to enforce any of these terms and conditions.