

Terms and Conditions governing the Online Equities Account 3 Trades Promotion Oct 2021 – May 2022

- 1) This Online Equities Account 3 Trades Promotion (the "Promotion") is valid between 1 October 2021 and 31 May 2022 (both dates inclusive) or such other period (the "Promotion Period") as may be determined by OCBC Securities Private Limited ("OSPL") and Oversea-Chinese Banking Corporation Limited ("OCBC") at their absolute discretion.
- 2) Employees, remisiers and account executives of OSPL and their immediate family members are not eligible to participate in this Promotion.
- 3) Only individual accounts opened by retail customers are eligible to participate in this Promotion. Corporate accounts will not be eligible.
- 4) This Promotion is only applicable to new customers who open a new Online Equities Account via OCBC Digital Banking between 1 June 2021 to 31 May 2022 (both dates inclusive) and have not made any trades prior to the start of this Promotion. For avoidance of doubt, each individual customer shall only be permitted to open one Online Equities Account in his/her name and existing OSPL customers shall not be entitled to participate in this Promotion.
- 5) Only trades placed online via OCBC Digital Banking or iOCBC trading platform for any markets are eligible for this Promotion.
- 6) Subject to these terms and conditions and provided that the conditions set out in Clauses 2 to 5 are fulfilled, the first 3000 customers to trade online during the Promotion Period using their new Online Equities Account mentioned in clause 4 ("Eligible Customers", and each an "Eligible Customer") will be entitled to receive rebates of up to S\$50 on their commission (the "Rebate") for each of their first 3 online buy trades completed within the Promotion Period ("Qualified Trades", and each a "Qualified Trade"). This Rebate does not apply to buy-ins, CPF and SRS trades.
- 7) Eligible Customers shall first be required to make upfront payment of the relevant commissions for their Qualified Trades. The Rebate will subsequently be credited into the Eligible Customers' Online Equities Accounts by 1 July 2022.
- 8) If trades are amalgamated, it will be calculated as one contract. "Amalgamation" means a consolidation or amalgamation of trades that meet the following conditions:
 - (a) Customers must have indicated "YES" for amalgamation on ALL trades;
 - (b) the amalgamated trades must be of the same trading day;
 - (c) the amalgamated trades must be of the same stock;
 - (d) the amalgamated trades must be of the same settlement currency;
 - (e) the amalgamated trades must be of the same action (e.g. buy action amalgamates with another buy action or sell action amalgamates with another sell action);
 - (f) the amalgamated trades must be of the same payment mode; and
 - (g) the amalgamated trades must be performed under the same trading account.
- 9) Customers will be disqualified from this Promotion if:
 - (a) his/her own account(s) with OSPL or OCBC is/are closed before the Rebate is given;
 - (b) any of his/her accounts with OSPL or OCBC is reported for delinquency; or
 - (c) he/she has outstanding contra losses with OSPL which are overdue for more than 21 calendar days.

- 10) If any Eligible Customer is subsequently discovered to be not entitled or ineligible to participate in this Promotion or to receive the Rebate, OSPL and OCBC reserves the right to (i) forfeit, withdraw or withhold the Rebate at any time or (ii) (where the Rebate has been awarded and/or utilised) reclaim the Rebate or request the relevant Eligible Customer to repay or compensate OSPL and OCBC in the amount of the Rebate at any time. No person shall be entitled to receive any payment or compensation from OSPL and OCBC should any Rebate be forfeited, withdrawn, withheld or if any Rebate is reclaimed by OSPL and OCBC or a Eligible Customer is asked to repay or compensate OSPL and OCBC the relevant Rebate for whatever reasons.
- 11) OSPL and OCBC may, at any time at its absolute discretion, without notice or assigning any reason therefore, (a) change the amount of the Rebate or (b) replace or substitute the Rebate with any other gift. OSPL and OCBC may also at any time at its sole and absolute discretion, without notice or assigning any reason therefor, terminate this Promotion or vary, supplement, amend or modify any one or more of these terms and conditions in any manner as it shall deem fit. OSPL and OCBC shall not be liable to any person for any claims, costs, expenses, loss or damage suffered by any person as a result of the aforementioned matters.
- 12) The Rebate is strictly not transferable to any party whatsoever. Further, the Rebate is also not exchangeable for other forms of credit or otherwise, unless otherwise permitted by OSPL and OCBC in its sole and absolute discretion.
- 13) OSPL and OCBC shall not be responsible for any loss to or damage incurred or suffered by any customers or any other person in connection with this Promotion, howsoever arising, including, without limitation, any error in computing trade commissions and trades, any breakdown or malfunction in any computer system or equipment and any notice which is misdirected or lost in the post.
- 14) The eligibility of each customer to participate in this Promotion and/or to receive the Rebate shall be determined at the absolute discretion of OSPL and OCBC. The decision of OSPL and OCBC on all matters relating to the Promotion shall be final and no correspondence or appeal will be entertained.
- 15) In the event of any inconsistency between these terms and conditions and any brochure, marketing or promotional material relating to this Promotion, these terms and conditions shall prevail.
- 16) These terms and conditions shall be governed by the laws of Singapore and the participants in this Promotion hereby irrevocably submit to the exclusive jurisdiction of the courts of Singapore.
- 17) 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. Without prejudice to the generality of the above, the consent of any third party is not required for any variation (including any release or compromise of any liability) or termination of these terms and conditions, notwithstanding any term herein to the contrary.
- 18) Without prejudice to these terms and conditions, all participants in this Promotion expressly and irrevocably permit and authorise OSPL and OCBC to reveal and disclose information regarding their particulars to the parties involved in organising, promoting and conducting this Promotion.

Important Notes:

Trading in securities can be very risky, and you may lose all or more than the amount invested or deposited. Where necessary, please seek advice from an independent financial adviser regarding the suitability of any trade or investment product taking into account your investment objectives, financial situation or particular needs before making a commitment to trade or purchase the investment product. You should consider carefully and exercise caution in making any trading decision whether or not you have received advice from any financial adviser. OSPL and OCBC do not undertake an obligation to update any information provided herein or to correct any inaccuracy that may become apparent at a later time. OSPL and OCBC shall not be responsible for any loss or damage howsoever arising, directly or indirectly, as a result of any person acting on any information provided herein.