

## Terms and Conditions governing the OCBC Credit Card S\$100 Trade Commission Rebate Promotion 2023

### Promotion Period

- 1) This OCBC Credit Card S\$100 Trade Commission Rebate Promotion 2023 (the “Promotion”) is valid between 1 July 2023 and 31 December 2023 (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.

### Eligibility

- 2) You qualify for this Promotion (“Eligible Customer”) if:
  - (i) You have an OCBC Credit Card or Debit Card during the Promotion Period;
  - (ii) You received an electronic direct mail (“eDM”) inviting you to participate in this Promotion;
  - (iii) You open a new Online Equities Account via OCBC Digital Banking during the Trading Period;
    - (a) Existing OSPL customers may not open a new Online Equities Account or participate in this Promotion;
    - (b) Only individual accounts opened by retail customers are eligible for this Promotion. Corporate and institutional accounts will not be eligible; and(v) You are not an Employee, Remisier or Account Executive of OSPL or their immediate family member.

### Definitions

- 3) “Trading Period”
  - (i) Refers to the Eligible Customer's birthday month and the following calendar month; and
  - (ii) Example: if the Eligible Customer's birthday month is July 2023, the Trading Period will be from 1 July 2023 to 31 August 2023 (both dates inclusive).
- 4) “Qualified Trades” (and each a “Qualified Trade”)
  - (i) Refers to online trades made with the Eligible Customer's new Online Equities Account during the Trading Period; and
  - (ii) Excludes buy-ins, BCIP, CPF and SRS trades.

### Promotion Mechanics

- 5) Subject to these terms and conditions and provided that the conditions set out in Clauses 2 to 4 are fulfilled, the first 2,000 Eligible Customers will be entitled to receive:

Trade commission (excluding goods & services tax) rebate on trades (excluding buy-ins and CPF/SRS trades) executed within the Trading Period subject to the condition that each Eligible Customer is only entitled to receive a maximum aggregate of not more than S\$100 of trade commission rebate (“Rebate”).

Customers will be required to pay the full standard commission rate for relevant trades performed upfront (For standard rates, please visit

<https://iocbc.com/assets/pdf/ospl/ConsolidatedCommissionCharges.pdf>).

- 6) 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 within 2 calendar months from the Eligible Customer's birthday month.
  - (i) Example: if Eligible Customer's birthday month is July 2023, the Rebate will be credited by 30 September 2023.
- 7) 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.
- 8) 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.
  - (d) he/she has redeemed a trade rebate for the same trade under a separate promotion
- 9) If any Eligible Customer is subsequently discovered to be not entitled or to be ineligible to participate in this Promotion or to receive the Rebate, OSPL and OCBC reserve 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 or withheld, or if any Rebate is reclaimed by OSPL and OCBC, or if an Eligible Customer is asked to repay or compensate OSPL and OCBC the relevant Rebate for whatever reasons.
- 10) 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.
- 11) 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 their sole and absolute discretion.

- 12) 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.
- 13) 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.
- 14) 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.
- 15) 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.
- 16) 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.
- 17) Without prejudice to these terms and conditions, all participants in this Promotion 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 in accordance with OCBC Securities' Data Protection Policy available [www.iocbc.com/security-privacy#data-protection-policy](http://www.iocbc.com/security-privacy#data-protection-policy)
- 18) This promotion is not valid in conjunction with other promotions.

**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.

You will need to have an account with OSPL in order to make investments, trades and/or transactions with OSPL via OCBC Digital. The Online Equities Account, and all investments, trades and/or

transactions (collectively, "Transactions") made thereunder via OCBC Digital are operated, and made available to you directly, by OSPL (notwithstanding that they may incorporate the OCBC Digital mark, logo trademarks and/or other OCBC trademarks). The access and use of the Online Equities Account and all Transactions made thereunder via OCBC Digital are made directly with OSPL, and are subject to its terms and conditions. Under no circumstances will OCBC be responsible or liable for the provision, access or use of the Online Equities Account, and/or any of the Transactions made thereunder via OCBC Digital. All trades and transactions made via the Online Equities Account are subject to the terms and conditions of OSPL.