

Terms and Conditions Governing RoboInvest Financial Horse Referral Programme 2023

1. The Promotion Period

1.1 The RoboInvest Financial Horse Referral Programme 2023 (the “**Promotion**”) shall run from 4 October 2023 to 31 December 2023 (both dates inclusive), or such other period(s) as may be determined and notified by Oversea-Chinese Banking Corporation Limited (“**OCBC**”) in its absolute sole discretion) (the “**Promotion Period**”).

2. Eligibility

2.1 You are eligible to participate in this Promotion if you fulfil all the following criteria (an “**Eligible Customer**”):

- a. you hold a Current/ Savings account with OCBC (“**CASA**”); and
- b. you sign up for this Promotion via the Financial Horse referral link “go.ocbc.com/robofhrp” and perform an Eligible Transaction (as defined below in clause 3) during the Promotion Period.

2.2 To participate in this Promotion, Eligible Customers must acknowledge and agree to be bound by these Terms and Conditions.

3. Eligible Transaction

3.1 An Eligible Transaction refers to a **minimum investment of S\$5,000** placed into any OCBC RoboInvest portfolio.

3.2 Eligible Transactions must be placed via OCBC Internet/ Mobile Banking during the Promotion Period.

4. Promotion Mechanics

4.1 An Eligible Customer who performs an Eligible Transaction will be entitled to a cash credit of S\$30 (the “**Promotional Gift**”).

5. Promotional Gift

5.1 Eligible Customers are entitled to one Promotional Gift regardless of the number of Eligible Transactions performed.

5.2 Eligible Customers shall first be required to make payment for their Eligible Transaction, including all the applicable fees and commission.

5.3 Subject to the fulfilment of all the conditions specified in these terms and conditions to the satisfaction of OCBC, Eligible Customers who qualify to receive the Promotional Gift will be notified via SMS by 31 March 2024.

5.4 OCBC will credit the Promotional Gift to the Eligible Customers’ CASA by 31 March 2024.

- 5.5 Eligible Customers must ensure their CASA is in good standing at the point of fulfilment of the Promotional Gift.
- 5.6 OCBC reserves the right to fulfil the Promotional Gift by any other means as it deems fit, or to substitute or replace the Promotional Gift at its sole discretion, without notice to any person.
- 5.7 A customer will be disqualified from this promotion if:
- a. The Eligible Customer's account(s) with OCBC is/are closed before fulfilment of the Promotional Gift; and/or
 - b. Any of the Eligible Customer's accounts with OCBC is/are reported for delinquency.
- 5.8 The eligibility of a customer to participate in this Promotion and/or to receive the Promotional Gift shall be determined at the absolute discretion of OCBC.
- 5.9 The Promotional Gift is strictly not transferable to any party whatsoever, unless otherwise permitted by OCBC in its sole and absolute discretion.
- 5.10 If any customer is subsequently discovered to be not entitled or ineligible to participate in the Promotion or to receive the Promotional Gift, OCBC reserves the right to (i) forfeit or withdraw the Promotional Gift at any time or (ii) (where the Promotional Gift has been redeemed) reclaim the Promotional Gift or request the relevant customer to repay to or compensate OCBC the value of the Promotional Gift at any time, and OCBC shall have the right to debit the value of the Promotional Gift 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 should any Promotional Gift be forfeited or withdrawn or if any Promotional Gift is reclaimed by OCBC or a Customer is asked to repay to or compensate OCBC and the value of the Promotional Gift for whatsoever reasons.

6. General

- 6.1 This Promotion is not valid with other offers or promotions unless otherwise stated.
- 6.2 OCBC 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.
- 6.3 OCBC 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 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.
- 6.4 The decision of OCBC on all matters relating to this Promotion shall be final and binding on all participants. No correspondence or appeal shall be entertained by OCBC. 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.

- 6.5 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.
- 6.6 OCBC 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.
- 6.7 These terms and conditions shall be governed by laws of Singapore and the participants irrevocably submit to the non-exclusive jurisdiction of the courts of Singapore.
- 6.8 A person who is not a party to any agreement governed by these terms and conditions shall have no right under the Contracts (Right of Third Parties) Act 2001 to enforce any of these terms and conditions.