

Terms and Conditions Governing Unit Trust Online Promotion 2 2024

V26012024

1. The Promotion Period

- 1.1 The Unit Trust Online a (the “**Promotion**”) shall run from 1 February 2024 to 29 February 2024 (both dates inclusive), or such other period(s) as may be determined and notified by Oversea-Chinese Banking Corporation Limited (“**OCBC Bank**”) in its absolute sole discretion) (the “**Promotion Period**”).

2. Eligibility

- 2.1 You are eligible to participate in this Promotion if you fulfil all of the following criteria (an “**Eligible Customer**”):
- a. performing a Self-Guided Quiz by answering 4 questions via OCBC Digital App
 - b. you hold a Current/ Savings account with OCBC Bank (“**CASA**”) in SGD at the point of making an Eligible Transaction and at the point when the Promotional Gift is credited. (as defined in clause 3 and clause 5 below, respectively);
 - c. you are among the first 1,500 customers to perform Eligible Transactions (as defined in clause 3 below) during the Promotion Period.
 - d. you did not participate in the Unit Trust Online Promotion held on 15 January 2024 to 31 January 2024.
- 2.2 To participate in this Promotion, Eligible Customers must agree to be bound by these Terms and Conditions.

3. Eligible Transaction

- 3.1 An Eligible Transaction is defined as transaction which meets all of the following conditions:
- a. a minimum investment sum of \$1,000 in AUD, EUR, GBP, SGD, USD denominated Unit Trusts, or 100,000 JPY denominated Unit Trust in a single transaction during the Promotion Period.
 - b. must be performed via OCBC Digital App or Internet Banking during the Promotion Period.

4. Promotion Mechanics

- 4.1 Subject to the fulfilment of all the conditions specified in these terms and conditions to the absolute satisfaction of OCBC Bank, an Eligible Customer who takes part in the Self-Guided Quiz and who makes an Eligible Transaction will be entitled to cash credit (the “**Promotional Gift**”).as illustrated in the tables on the next page:

1. Purchase Singapore Dollar Denominated Unit Trust

Minimum Investment Sum (SGD Denominated)	Promotional Gift (SGD)
At least S\$1,000 and up to S\$1,999	S\$30
At least S\$2,000 and up to S\$4,999	S\$40
At least S\$5,000 and up to S\$9,999	S\$90
At least S\$10,000 and above	S\$110

2. Purchase Foreign Currency Denominated Unit Trust in AUD, EUR, GBP, JPY, USD

Minimum Investment Sum (Foreign Currency)	Promotional Gift (SGD)
At least \$1,000 and up to \$1,999 in AUD, EUR, GBP, USD <u>or</u> 100,000 and up to 199,999 in JPY	S\$38
At least \$2,000 and up to \$4,999 in AUD, EUR, GBP, USD <u>or</u> 200,000 and up to 499,999 in JPY	S\$48
At least \$5,000 and up to \$9,999 in AUD, EUR, GBP, USD <u>or</u> 500,000 and up to 999,999 in JPY	S\$98
At least \$10,000 and above in AUD, EUR, GBP, USD <u>or</u> 1,000,000 and above in JPY	S\$138

3. Purchase Both Singapore Dollar and Foreign Currency Denominated Unit Trust in AUD, EUR, GBP, JPY, USD

Minimum Investment Sum (SGD & Foreign Currency)	Promotional Gift (SGD)
1) At least S\$1,000 and up to S\$1,999 2) At least \$1,000 and up to \$1,999 in AUD, EUR, GBP, USD <u>or</u> 100,000 and up to 199,999 in JPY	S\$58
1) At least S\$2,000 and up to S\$4,999 2) At least \$2,000 and up to \$4,999 in AUD, EUR, GBP, USD <u>or</u> 200,000 and up to 499,999 in JPY	S\$78
1) At least S\$5,000 and up to S\$9,999	S\$188

2) At least \$5,000 and up to \$9,999 in AUD, EUR, GBP, USD <u>or</u> 500,000 and up to 999,999 in JPY	
1) At least S\$10,000 and above	S\$238
2) At least \$10,000 and above in AUD, EUR, GBP, USD <u>or</u> 1,000,000 and above in JPY	

4. Promotional Gift

- a. Eligible Customers are entitled one Promotional Gift for a single Eligible Transaction of Unit Trust funds in SGD, one Promotional Gift for a single Eligible Transaction of Unit Trust in Foreign Currency, one Promotional Gift for Eligible Transactions of Unit Trust in both SGD and Foreign Currency regardless of the number of Eligible Transactions performed. In the event that customer performs multiple Eligible Transactions in SGD or Foreign Currencies during the Promotion Period, the Promotional Gift will be accorded based on the higher value Eligible Transaction.
- b. Subject to the fulfilment of all the conditions specified in these terms and conditions to the absolute satisfaction of OCBC Bank, Eligible Customers who qualify to receive the Promotional Gift will be notified via SMS by 31 March 2024.
- c. OCBC Bank will credit the Promotional Gift to the Eligible Customers' CASA by 31 March 2024.
- d. Eligible Customers must ensure their CASA in SGD is in good standing at the point of fulfilment of the Promotional Gift.
- e. OCBC Bank 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.
- f. A customer will be disqualified from this promotion if:
 - i. The Eligible Customer's account(s) with OCBC Bank is/are closed before fulfilment of the Promotional Gift; and/or
 - ii. Any of the Eligible Customer's accounts with OCBC Bank is/are reported for delinquency.

- g. 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 Bank.
- h. The Promotional Gift is strictly not transferable to any party whatsoever, unless otherwise permitted by OCBC Bank in its sole and absolute discretion.
- i. If any customer is subsequently discovered to be not entitled or ineligible to participate in the Promotion or to receive the Promotional Gift, OCBC Bank 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 Bank the value of the Promotional Gift at any time, and OCBC Bank 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 Bank should any Promotional Gift be forfeited or withdrawn or if any Promotional Gift is reclaimed by OCBC Bank or a Customer is asked to repay to or compensate OCBC Bank and the value of the Promotional Gift for whatsoever reasons.

5. General

- a. The eligibility of any Eligible Customer to receive any Promotional Gift shall be determined at the absolute discretion of OCBC Bank. OCBC Bank reserves the right to substitute any of the Gifts with an item of similar value at its sole discretion without notice to any person. The Gift cannot be exchanged for any other items.
- b. 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.
- c. These terms and conditions shall be read in conjunction with the Terms and Conditions Governing OCBC Investment Services, OCBC Premier Banking and OCBC Premier Private Client Terms and Conditions. In the event of any inconsistency between the terms and conditions of this Promotion on one part and any other terms and conditions on the other part, these terms and conditions shall prevail.
- d. 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.
- e. 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.

- f. 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 (2001) to enforce any of these terms and conditions.
- g. By participating in this Promotion, the Eligible Customer hereby agrees and consents to the collection, use and disclosure of their personal data by OCBC Bank and its related corporations (collectively, "OCBC Group") for the purposes of managing and administering this Promotion, and such other related purposes, in accordance with OCBC's Data Protection Policy (which can be accessed via the OCBC website > Personal Banking > Policies).