

## Terms and Conditions for the OCBC Online Unit Trust Promotion (the “Promotion”)

### 1. General Terms and Conditions

1.1 The promotion period shall be from 20 April 2020 11:00am (Singapore time) to 31 May 2020 11:00am (Singapore time), both dates inclusive, or such other period(s) as may be determined by Oversea-Chinese Banking Corporation Limited (“OCBC Bank”) in its absolute discretion (the “Promotion Period”).

### 2. Eligibility

To be eligible for this Promotion, customers must fulfil the following criteria (each an “Eligible Customer”):

- 2.1 the customer must be an OCBC Bank deposit account holder of 21 years old and above who successfully invests in any unit trust (excluding the LionGlobal SGD Money Market Fund);
- 2.2 the unit trust must be purchased in a lump sum using cash or Supplementary Retirement Scheme (“SRS”) funds through OCBC Online Banking or OCBC Mobile Banking during the Promotion Period. For the avoidance of doubt, unit trusts which are purchased through a customer’s Central Provident Fund Ordinary Account or Central Provident Fund Special Account will not qualify for this Promotion; and
- 2.3 the customer must not cancel the unit trust investment during the 7 calendar days ‘free-look period.’

### 3. Promotion

3.1 Subject to the terms and conditions of this Promotion, an Eligible Customer will receive the following rewards for their unit trust purchase, as indicated in the table below:

Value of unit trust purchased (SGD)	Reward (SGD)
>=\$25,000 - \$49,999	\$50
>=\$50,000 - \$149,999	\$100
>=\$150,000 - \$299,999	\$300
>=\$300,000 - \$499,999	\$600
>=\$500,000 - \$999,999	\$1000
>=\$1,000,000 and above	\$2000

3.2 For Eligible Customers who purchase unit trust(s) using cash, the reward will take the form of a cash rebate that is credited directly into the Eligible Customer’s settlement account used for the investment, which account shall be an OCBC Current Account or Savings Account (“Settlement Account”). If the Settlement Account is an SGD account, the Eligible Customer will receive the cash rebate in Singapore Dollars. If the settlement account is a foreign currency account, the Eligible Customer will receive the cash rebate in the respective foreign currency based on the Singapore Dollars equivalent. In the event that OCBC Bank is unable to credit the monies into the Settlement Account for whatsoever reason, the Eligible Customer shall be required to open an SGD Current Account or Savings Account for the crediting of the cash rebate, failing which OCBC Bank shall be entitled at its absolute discretion to determine if such customer shall still be eligible to receive the cash rebate.

3.3 For Eligible Customers who purchase unit trust(s) via SRS funds, the reward will take the form of Dairy Farm e-vouchers (the “**Vouchers**”) that will be sent to the Eligible Customer’s mobile number reflected in OCBC Bank’s records.

3.3.1 The Vouchers are issued by UNIQQIFT and not OCBC Bank (notwithstanding that they may incorporate marks and logos of OCBC Bank). OCBC Bank gives no warranty as to the quality, merchantability, state, condition or fitness of the Vouchers and any products and/or services offered in relation thereto.

3.4 For Customers who purchase unit trust(s) using both cash and SRS funds, the reward they will be entitled to shall be as described in clause 3.2 above.

#### **4. Additional Terms and Conditions**

4.1 Each Eligible Customer will receive their reward within 8 weeks from the end of the Promotion Period.

4.2 Each Eligible Customer is only entitled to receive a maximum of one reward for the total aggregated value of the qualifying unit trusts purchased during the Promotion Period. An eligible purchase may not be split to entitle a customer to receive more than one reward.

4.3 The reward is not transferrable or exchangeable for other items; however, OCBC Bank reserves the right to replace the reward with any other prize/gift.

4.4 OCBC Bank shall not be responsible for the quality, merchantability or the fitness for purpose or any other aspect of any reward. Notwithstanding anything herein, OCBC Bank shall not at any time be responsible or held liable for any defects in any reward, and/or for any loss, damage or harm suffered or incurred by or in connection with the use of any reward by any person.

4.5 OCBC Bank reserves the right at its absolute discretion to terminate this 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 this Promotion.

4.6 OCBC Bank’s decisions on all matters relating to this Promotion shall be final and binding on all participants. No correspondence or appeal shall be entertained by OCBC Bank.

4.7 In the event of any inconsistency between the terms and conditions of the Promotion on one part and any other terms and condition on the other part, these terms and conditions shall prevail.

4.8 These terms and conditions shall be governed by the laws of Singapore and each customer irrevocably submits to the non-exclusive jurisdiction of the courts of Singapore.

4.9 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 (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.