

Terms and Conditions Governing the OCBC Online Unit Trusts

Promotion from 01 April 2025 to 30 June 2025

(the “Promotion”)

1. Promotion Period

The promotion period shall run from 01 April 2025 to 30 June 2025 (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

You are eligible to participate in this Promotion if you fulfil all of the following criteria:

- a) have a current or savings account with OCBC Bank which is active and in good standing with OCBC Bank at the point of fulfilment; and
- b) are residing in Singapore; and
- c) you have access to OCBC Internet Banking/ Mobile Banking (an “**Eligible Customer**”).

3. Eligible Transaction

- 3.1 Subject to the exclusions in clause 3.2, an Eligible Transaction is the purchase of any amount of Unit Trust (whether in a lump sum or via a Monthly Investment Plan (MIP)) using funds from your OCBC current/ savings account, OCBC Supplementary Retirement Scheme Account and/or Global Savings account through OCBC Internet Banking/ Mobile Banking.
- 3.2 Unit Trust investments into money market funds and Unit Trust(s) transferred from other financial institutions do not constitute Eligible Transactions and are excluded from the Promotion.

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 will be entitled to a 50% discount off the sales charge on the Eligible Transaction (on top of any other existing discount(s) that may already be applicable) (the “**Discount**”) when the Eligible Customer enters the promotion code “**OCBC50XAP**” (the “**Promo Code**”) at the time of performing the Eligible Transaction. The Discount will be applied instantly after the Promo Code is applied.
- 4.2 This Promotion is applicable for any number of Eligible Transactions an Eligible Customer makes in accordance with clause 3 above during the Promotion Period.
- 4.3 Eligible Customers are to review the details of the fund for the relevant sales charge applicable before making any Unit Trust purchase.
- 4.4 OCBC Bank reserves the right in its sole and absolute discretion to determine whether a transaction qualifies as an Eligible Transaction under the Promotion. If OCBC Bank in its sole and absolute discretion decides that any transaction is not to be considered a valid transaction, the Discount will not be awarded.
- 4.5 If any Eligible Customer is subsequently discovered to be ineligible to participate in the Promotion or to receive the Discount, OCBC Bank reserves the right to (i) forfeit or withdraw the Discount at any time; or (ii) (where the Discount has been applied) claw-back the Discount or request the relevant customer to repay to or compensate OCBC Bank the value of the Discount at any time, and OCBC Bank shall have the right to debit the value of the Discount

plus any goods and services tax or such other amount as it deems fit from the account(s) of the Eligible Customer. No person shall be entitled to any payment or compensation from OCBC Bank should any Discount be forfeited or withdrawn, if any Discount is reclaimed by OCBC Bank, or if an Eligible Customer is asked to repay to or compensate OCBC Bank the value of the Discount for whatsoever reasons.

5. General

- 5.1 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 person and the dates of the Promotion.
- 5.2 The eligibility of any Eligible Customer to participate in this Promotion and/or to receive the Discount shall be determined at the absolute discretion of OCBC Bank.
- 5.3 OCBC Bank 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 Bank 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.
- 5.4 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.
- 5.5 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.
- 5.6 These terms and conditions shall be governed by the laws of Singapore and the participants in this Promotion irrevocably submit to the non-exclusive jurisdiction of the courts of Singapore. A person who is not a participant of this promotion shall have no right under the Contracts (Rights of Third Parties) Act 2001 to enforce any of these terms and conditions.
- 5.7 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).