

SINGAPORE LOCAL ADDENDUM

This document comprises a 'Local Addendum' as referred to and defined in the Regional Premier Banking Programme Terms and Conditions (the "**Terms**"). It contains jurisdiction-specific terms and conditions on which the Bank allows the Customer to participate in the Programme in Singapore.

Unless otherwise defined in this Local Addendum, capitalised terms used in this Local Addendum shall have the meanings given to them in the Terms.

This Local Addendum supplements the Terms. Any conflict or inconsistency between this Local Addendum and the Terms shall be resolved by reference to Clause 10.4 of the Terms.

1. **DEFINITIONS AND INTERPRETATION**

1.1 In this Local Addendum, the following terms and expressions shall have the following meanings:

CRS Policy has the meaning given to it in Clause 3.2.

FATCA Policy has the meaning given to it in Clause 3.2.

1.2 Unless the context otherwise requires, in this Local Addendum, any reference to clauses are, unless otherwise provided, a reference to clauses of this Local Addendum.

2. **DATA PROTECTION**

2.1 By participating in the Programme, each Customer consents to the collection, use, and disclosure of their Personal Data by all members of the OCBC Group for the purposes of administering and managing the Customer's participation in the Programme, verifying the Eligible Customer's identity and eligibility for the Regional Premier Rewards, facilitating the issuance of the Regional Premier Rewards (if applicable), and such other reasonable purposes (excluding direct marketing activities), in accordance with the OCBC Group's Data Protection Policy in Singapore (available at OCBC SG's website > Personal Banking > Policies).

3. **GENERAL**

Consent for Disclosure

3.1 The Customer agrees that "customer information" as referred to in Clause 7 of the Terms shall include customer information as defined in the Banking Act 1970 of Singapore, and the Customer further authorises the transfer of any information relating to the Customer and any customer information (as defined in the Banking Act 1970 of Singapore) to and between the branches, subsidiaries, representative offices, affiliates and agents of the Bank and third parties selected by any of them wherever situated, for confidential use in connection with the provision of the Programme to the Customer.

FATCA and CRS Policies

- 3.2 The Bank's Foreign Account Tax Compliance Act (FATCA) Policy (the "**FATCA Policy**") and the Bank's Common Reporting Standard (CRS) Policy (the "**CRS Policy**") form part of the terms and conditions governing the Customer's relationship with the Bank established under the Agreement. The FATCA Policy and the CRS Policy shall be binding on the Customer and the Customer agrees to comply with and adhere to the FATCA Policy and the CRS Policy, which are accessible at www.ocbc.com/policies or available on request. The Agreement is subject to the FATCA Policy and the CRS Policy.
- 3.3 Should there be any conflict or inconsistency between any of the contents of the FATCA Policy and/or the CRS Policy and the Agreement, the contents of the FATCA Policy and/or the CRS Policy (as applicable) shall prevail.

Third Party Rights

- 3.4 A person who is not a party to this Agreement has no right under the Contracts (Rights of Third Parties) Act 2001 to enforce any of the terms and conditions contained therein.

Applicable Law and Jurisdiction

- 3.5 This Agreement shall be governed by and construed in all respects in accordance with the laws of the Republic of Singapore. Notwithstanding the foregoing, the Bank shall be at liberty to initiate and take actions or proceedings or otherwise against the Customer in the Republic of Singapore or other jurisdictions as the Bank deems fit. The Customer hereby agrees that where any actions or proceedings are initiated and taken in the Republic of Singapore, the Customer shall submit to the jurisdiction of the courts of the Republic of Singapore in all matters connected with the Customer's obligations and liabilities under or arising out of the Agreement.