

**Terms and Conditions Governing  
the OCBC Online Unit Trusts Discount Promotion (the “Promotion”)**

1. The promotion period is from 31 July 2016 11:00 am to 30 June 2017 11:00 am, or such other period as may be determined by Oversea-Chinese Banking Corporation Limited (“OCBC”) in its absolute discretion (the “Promotion Period”).
2. You are eligible to enjoy a discounted online sales charge during the Promotion Period if:
  - a. You successfully purchase a Unit Trust through OCBC Online Banking or OCBC OneWealth™ app (lump sum or monthly investment plan) during the Promotion Period; and
  - b. You purchase the Unit Trust using cash from your current or savings account, CPF Investment Account or Supplementary Retirement Scheme Account.
3. If all the conditions in Clause 2 above are met, we will apply a discounted sales charge of 0.88% on your Unit Trust purchase. This represents a discount of 82.4% of the base sales charge of 5%. Where a different base sales charge applies to your Unit Trust purchase, we will likewise apply a 82.4% discount to the sales charge.
4. This Promotion is applicable for any number of Unit Trust purchases you make online during the Promotion Period.
5. You cannot transfer or exchange the discount for cash or other benefits.
6. 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.
7. 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.

Updated on 26 January 2016