

## Terms and Conditions Governing the Chinese New Year Promotion 2019 (the “Promotion”)

1. This Promotion starts from 02 January 2019 up to 31 March 2019, or such other date as may be determined and notified by Oversea-Chinese Corporation Bank Limited (“OCBC Bank”) in its sole discretion (the “Promotion Period”).
2. This Promotion is open to individuals:
  - a. Who accept these terms and conditions; and
  - b. Who purchase the qualifying investment products in accordance with clause 3 (each an “Eligible Customer”).
3. An Eligible Customer will be entitled to receive the following rewards (the “gifts”) upon the purchase of a qualifying investment product and subject to the conditions described below.

### i. Treasury Products

- Only new customers who have no previous relationship with OCBC Bank, or existing customers who have not invested in Equity Linked Convertible Investments, Bonds, Structured Investments or Structured Notes in the last year from 1 January 2018 to 31 December 2018 will be considered Eligible Customers.
- Qualifying product: Equity-linked Convertible Investments (ELCI), Bonds, Structured Investments or Structured Notes

Minimum Investment	Voucher Reward	Additional Voucher Reward (for Premier Banking, Premier Banking Asia, Premier Private Client only)
S\$250,000 - < \$500,000	S\$150	S\$250
S\$500,000 - < \$1,000,000	S\$300	S\$500
S\$1,000,000 and above	S\$500	S\$1,100

### ii. Unit Trusts (UT)

- Valid for selected unit trusts purchased in a lump sum using cash or Supplementary Retirement Scheme (SRS) at OCBC Bank branches, OCBC Premier Centres or through your Premier Banking Relationship Managers only.

Minimum Investment	Voucher Reward	Additional Voucher Reward (for Premier Banking, Premier Banking Asia, Premier Private Client only)
S\$200,000 and above	S\$800	S\$200

### iii. Single Premium Insurance Plan

- Qualifying product: PremierLife Legacy, PremierLife Generation, PremierLife Heritage Insurance Plans & MaxRetirement Insurance Plan (Single Premium) Policies must be purchased from 02 January 2019 and incepted by 30 April 2019.

	<b>Minimum Premium</b>	<b>Cash Reward</b> for every \$100,000 premium purchased	<b>Additional Voucher Reward</b> <b>(for Premier Banking,</b> <b>Premier Banking Asia,</b> <b>Premier Private Client only)</b>
<b>Insurance</b> • PremierLife Legacy • MaxRetirement [SP] • PremierLife Generation II [SGD]	S\$100,000 - S\$199,999	S\$250	S\$600
	S\$200,000 - S\$499,999	S\$350	S\$1,800
	S\$500,000 - S\$999,999	S\$600	S\$4,000
	S\$1,000,000 - S\$1,999,999	S\$750	S\$10,000
	S\$2,000,000 & above	S\$1,000	S\$12,000
<b>Insurance</b> • PremierLife Generation II (USD) • PremierLife Heritage	US\$100,000 - US\$199,999	S\$500	S\$1,500
	US\$200,000 - US\$499,999	S\$600	S\$4,000
	US\$500,000 - US\$999,999	S\$800	S\$6,000
	US\$1,000,000 & above	S\$1,000	S\$8,000

## iv. Category 1 Insurance Plan (Regular Premium)

- Category 1 Plans: GREATLife Endowment Insurance, GREATLife Generation, MaxAdvance Payout and Compulsory Rider: Accidental Death Benefit (Payer), MaxGrowth Enhanced, MaxEndowment Insurance, MaxEndowment Insurance Prepayment, MaxGrowth Plus, MaxWealth Premier 2, MaxEdu Goal, PrimeGold Advantage, MaxRetire Income, MaxRetirement, MaxRetirement 10, MaxRetirement Flex and MaxRetirement Flex 10.

	<b>Annual Premium</b>	<b>Cash Reward</b>	<b>Wealth CNY Promotion 2019</b> Additional NTUC FairPrice gift vouchers with enrolment in the OCBC Passbook and Statement Savings Accounts Chinese New Year Deposit Prosperity Promotion 2019 by 28 February 2019
<b>Category 1 Plans</b> (Eligible Customers who purchased the GreatLife Endowment Insurance (5 Pay) plan will only be entitled to receive 50% of the value of the Cash Reward)	S\$2,400 - S\$3,599	S\$200	S\$150 vouchers
	S\$3,600 - S\$4,999	S\$300	
	S\$5,000 - S\$7,999	S\$400	
	S\$8,000 - S\$11,999	S\$1,200	
	S\$12,000 - S\$19,999	S\$2,000	
	S\$20,000 and above	S\$4,000	S\$150 vouchers for every S\$10,000 annual premium purchased

**Wealth CNY Promotion 2019**

To enjoy the additional NTUC FairPrice gift vouchers, an Eligible Customer will need to purchase a Category 1 Regular Premium Insurance Plan and enrol in the OCBC Passbook and Statement Savings Accounts Chinese New Year Deposit Prosperity Promotion 2019 by 28 February 2019. The OCBC Deposits Savings Account holder must be the Policy Owner of the insurance policy. Policies must be purchased from 02 January 2019 and incepted by 30 April 2019.

- v. Category 2 Insurance Plan (Regular Premium)
  - Category 2 Plans: MaxLife Multiplier 15 with Critical Illness Protector Multiplier 15 rider, MaxFamily Cover, MaxFamily Protector, MaxLife Protector 2, MaxTerm Value, MaxTerm Value (CI), PremierTerm Plus, PremierTerm Plus (TPD), Mortgage Protect and Mortgage Protect Advantage.

	Annual Premium	Cash Reward
Category 2 plans	S\$800 - S\$2,399	S\$80
	S\$2,400 - S\$5,999	S\$150
	S\$6,000 and above	S\$400

4. For Clause 3(iii) Single Premium Insurance Plan, Clause 3(iv) Category 1 Insurance Plan (Regular Premium), Clause 3(iv) Category 1 Insurance Plan (Regular Premium) and Clause 3(v) Category 2 Insurance Plan (Regular Premium), an Eligible Customer may not combine or aggregate multiple eligible purchases (with corresponding investment or premium amounts (as the case may be)) to qualify for a higher or multiple tiers of gifts.
5. For Clause 3(i) Treasury Product, 3(ii) Unit Trusts (UT), 3(iii) Single Premium Insurance Plan (For the Additional Voucher Reward only), each Eligible Customer is only entitled to receive a maximum of one (1) gift for each qualifying investment product purchased for the entirety of the Promotion Period. For Clause 3(iii) Single Premium Insurance Plan, the amount of the Additional Voucher Reward will be based on the Premium Amount of the first policy incepted.
6. The offer is valid whilst stocks last.
7. The redemption letter for the relevant gift will be mailed to Eligible Customer's mailing address within 12 weeks after the expiry of the Promotion Period.
8. The eligibility of any Eligible Customer to receive any 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. The gift cannot be exchanged for cash or other items. OCBC Bank shall not be responsible for the quality, merchantability or fitness for any purpose or any other aspects of any gift. Notwithstanding anything herein, OCBC Bank shall not at any time be responsible or held liable for any defect or malfunction in any gift, and/or for any loss, injury, damage or harm suffered or incurred by or in connection with any gift by any person. The gift must be collected within the stipulated timeframe stated in the redemption letter and no late collection will be entertained, where applicable.
9. These terms and conditions shall be read in conjunction with the Terms and Conditions Governing OCBC Investment Services, Terms and Conditions Governing OCBC Investment Products and Services (for Premier Banking customers), OCBC Premier Banking and OCBC Premier Private Client Terms (for Premier

Private Client customers), OCBC Terms and Conditions relating to Regular Premium Insurance Plan (available at branches). In the event of any inconsistency between these 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.

10. OCBC Bank reserves the right to waive, vary or delete any of these terms and conditions without notice. The decision of OCBC Bank on all matters relating to this Promotion shall be final and binding on all customers.
11. In the event of any inconsistency between these terms and conditions and any brochure, marketing or promotional material relating to this Promotion, these terms and conditions shall prevail.
12. These terms and conditions shall be governed by the laws of Singapore and the Eligible Customer irrevocably submits to the non-exclusive jurisdiction of the courts of Singapore.
13. A person who is not a party to any agreement governed by these terms and conditions shall have no right under the Contracts (Rights of Third Parties) Act (Cap 53B) to enforce any of these terms and conditions.

By signing below, I hereby acknowledge and agree to be bound by the “Terms and Conditions Governing the 2019 Chinese New Year Wealth Promotion”.

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Customer’s Signature

Customer’s Name:

NRIC/Passport:

Date:

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PFC/RM’s Signature

PFC/RM’s Name:

Branch:

Date: