

Terms and Conditions Governing the 2018 Chinese New Year Wealth Promotion

1. This Promotion starts from 6 January 2018 up to 28 February 2018, or such other date as may be determined and notified by Oversea-Chinese Corporation Banking 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 gifts upon the purchase of a qualifying investment product described below, . In the case of Clauses 3(ii), (iii), (iv), (v) and (vi) respectively, at the point of purchase of the qualifying investment product, an Eligible Customer will be required to select gifts comprising :

- (a) Either (i) one 2g 999 Fine Gold Bar; or (ii) one set of Dining Vouchers (worth S\$200); OR
- (b) Either (i) one 3g 999 Fine Gold Bar; (ii) one night’s hotel stay at The Warehouse Hotel; or (iii) one night’s stay at Le Meridien Sentosa,

in accordance with the individual investment Amounts s described in the following sub-paragraphs (ii), (iii), (iv), (v) and (vi) respectively.

- i. Structured Deposit
 - Qualifying product: Selected OCBC Structured Deposit tranches only.

| Investment Amount | Shopping vouchers of merchant(s) determined by OCBC Bank |
|------------------------|--|
| S\$50,000 - S\$79,999 | S\$30 |
| S\$80,000 - S\$124,999 | S\$50 |
| S\$125,000 and above | S\$100 |

- ii. Treasury Products
 - Qualifying products: ELCI, Bonds, Structured Investments and Structured Notes. This particular Promotion is only valid for new Eligible Customers who have no previous relationship with OCBC Bank, or existing Eligible Customers who have not invested in ELCI, Bonds, Structured Investments or Structured Notes in the period from 6 January 2017 to 5 January 2018 (both dates inclusive).

| Investment Amount | Shopping vouchers of merchant(s) determined by OCBC Bank | 3g 999 Fine Gold Bar or 1 Night Hotel Stay of merchant(s) determined by OCBC Bank |
|-----------------------------|--|---|
| S\$250,000 – S\$499,999 | S\$150 | |
| S\$500,000 - S\$999,999 | S\$300 | |
| S\$1,000,000 – S\$1,499,999 | S\$500 | √ |
| S\$1,500,000 & above | S\$1,000 | √ |

iii. Unit Trusts

- 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 Asia Relationship Managers only.

| Investment Amount | Shopping vouchers of merchant(s) determined by OCBC Bank | 2g 999 Fine Gold Bar or Dining Vouchers (worth S\$200) of merchant(s) determined by OCBC Bank |
|-------------------------|--|---|
| S\$50,000 - S\$79,999 | S\$30 | |
| S\$80,000 - S\$124,999 | S\$50 | |
| S\$125,000 – S\$199,999 | S\$100 | |
| S\$200,000 & above | S\$100 | √ |

iv. Single Premium Insurance Plan (SGD)

- Qualifying product: PremierLife Generation, PremierLife Generation II (SGD), PremierLife Legacy and MaxRetirement (SP).

| Single Premium | Cash by way of a cheque issued by The Great Eastern Life Assurance Company | 2g 999 Fine Gold Bar or Dining Vouchers (worth S\$200) of merchant(s) determined by OCBC Bank | 3g 999 Fine Gold Bar or 1 Night Hotel Stay of merchant(s) determined by OCBC Bank |
|---------------------------|--|---|---|
| S\$100,000 - S\$200,000 | S\$200 per S\$100,000 | | |
| S\$200,001 - S\$500,000 | S\$250 per S\$100,000 | √ | |
| S\$500,001 - S\$1,000,000 | S\$350 per S\$100,000 | | √ |
| S\$1,000,001 and above | S\$500 per S\$100,000 (max of S\$15,000) | | √ |

v. Single Premium Insurance Plan (USD)

- Qualifying product: PremierLife Generation II (USD) and PremierLife Heritage.

| Single Premium | Cash by way of a cheque issued by The Great Eastern Life Assurance Company | 2g 999 Fine Gold Bar or Dining Vouchers (worth S\$200) of merchant(s) determined by OCBC Bank | 3g 999 Fine Gold Bar or 1 Night Hotel Stay of merchant(s) determined by OCBC Bank |
|-----------------------------|--|---|---|
| US\$100,000 - US\$200,000 | S\$300 per US\$100,000 | | |
| US\$200,001 - US\$500,000 | S\$500 per US\$100,000 | √ | |
| US\$500,001 - US\$1,000,000 | S\$600 per US\$100,000 | | √ |
| US\$1,000,001 and above | S\$700 per US\$100,000 (max of S\$14,000) | | √ |

vi. Endowment Insurance Plan (Regular Premium)

- Qualifying products: MaxAdvance Payout and Compulsory Rider: Accidental Death (Payer), MaxGrowth Enhanced, MaxGrowth Plus, MaxWealth Premier 2, MaxEdu Goal, PrimeGold Advantage, MaxRetire Income, MaxRetirement, MaxRetirement 10, MaxRetirement Flex and MaxRetirement Flex 10

| Annual Premium | Cash by way of a cheque issued by The Great Eastern Life Assurance Company | 2g 999 Fine Gold Bar or Dining Vouchers (worth S\$200) of merchant(s) determined by OCBC Bank | 3g 999 Fine Gold Bar or 1 Night Hotel Stay of merchant(s) determined by OCBC Bank |
|-----------------------|--|---|---|
| S\$5,000 - S\$7,999 | S\$200 | | |
| S\$8,000 - S\$11,999 | S\$500 | | |
| S\$12,000 - S\$19,999 | S\$1,000 | | |
| S\$20,000 - S\$39,999 | S\$2,000 | √ | |
| S\$40,000 and above | S\$2,000 | | √ |

vii. Protection Insurance Plan (Regular Premium)

- Qualifying products: 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 by way of a cheque issued by The Great Eastern Life Assurance Company |
|---------------------|--|
| S\$800 - S\$2,399 | S\$80 |
| S\$2,400 - S\$5,999 | S\$150 |
| S\$6,000 and above | S\$400 |

4. An Eligible Customer may not combine and aggregate multiple eligible purchases (with corresponding Investment Amounts) to qualify for a higher or multiple tiers of gifts, nor may an eligible purchase be split to receive more than one gift. The offer is valid whilst stocks last.
5. The redemption letter for the relevant gift will be mailed to account holder's or policyholder's mailing address within 12 weeks after the Promotion Period.
6. 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.
7. These terms and conditions shall be read in conjunction with the Structured Deposits Terms and Conditions, 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.

8. 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.
9. 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.
10. These terms and conditions shall be governed by the laws of Singapore and the Customer irrevocably submits to the non-exclusive jurisdiction of the courts of Singapore.
11. 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.