

Terms and Conditions Governing OCBC Supplementary Retirement Scheme (SRS) Account Promotion 2016

A. OCBC Supplementary Retirement Scheme (SRS) Account Promotion 2016 – New OCBC SRS Account Opening

The following terms and conditions shall apply to the OCBC Supplementary Retirement Scheme (SRS) Account Promotion 2016 – New OCBC SRS Account Opening (the “Promotion”).

1. Eligibility

1.1 Under the terms and conditions of this Promotion, the first 1,000 individuals who successfully open an Eligible SRS Account will be awarded S\$30 worth of Robinsons vouchers (the “Gift”). “Eligible SRS Account” means a new SRS Account opened with OCBC Bank within the Promotion Period (as defined in 1.2), and an initial deposit of at least S\$10,000 has been successfully deposited into such new SRS Account within the next working day from the day of the account opening.

1.2 The Promotion commences on 11 October 2016 and ends on 31 December 2016 or such date(s) as may be determined and notified by OCBC Bank in its discretion (“Promotion Period”).

1.3 To be eligible for this Promotion, an individual is required to submit an application to open the Supplementary Retirement Scheme (SRS) Account to OCBC Bank. Only applications which are duly completed and accompanied by the relevant supporting documents requested by OCBC Bank in its discretion and which are received by OCBC Bank during the Promotion Period will be considered.

1.4 The redemption letters will be mailed out to Eligible customers by 15 February 2017.

2. Award of Promotional Gift

2.1 Each customer is limited to one Gift per person and this Promotion is only valid whilst stocks last.

2.2 OCBC Bank reserves the right to reclaim the equivalent value of the Gift from the accountholder of an Eligible SRS Account and/or other OCBC Bank account in the event that the accountholder terminates his/her SRS Account within 12 months from the account opening date or in the event of duplicated redemptions.

2.3 The eligibility of each accountholder to receive the Gift shall be determined at the discretion of OCBC Bank. The Gift is not exchangeable for cash or other items.

2.4 OCBC Bank reserves the right to substitute the Gift with an item of similar value. OCBC Bank shall not be responsible for the quality, merchantability or the fitness for any purpose or any other aspect of any gift. Notwithstanding anything herein, OCBC Bank shall not of any time be responsible or held liable for any defects or malfunction in any gift, and/or for any loss, damage or harm suffered or incurred by or in connection with the use of any gift by any person.

2.5 OCBC Bank reserves the right to disqualify any person from receiving the Gift and in the event that the Gift has been awarded, to reclaim or withdraw the Gift from such person via various means, including but not limited to, debiting the value of the Gift from such person's OCBC Bank account. OCBC Bank reserves the right to correct any errors in its award of any Gift to any person at any time without notice. No person shall be entitled to any payment or compensation from OCBC Bank should any person be disqualified from receiving any Gift or the Gift be forfeited, reclaimed or withdrawn.

3. General

3.1 This Promotion is not valid with other OCBC Bank offers or promotions unless otherwise stated.

3.2 The OCBC Terms and Conditions Governing Supplementary Retirement Scheme (SRS) Account (available at www.ocbc.com/SRS) apply.

3.3 OCBC Bank reserves the right to waive, vary or amend any of these Terms and Conditions without prior notice. The decision of OCBC Bank on all matters relating to this Promotion shall be final and binding.

3.4 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.

3.5 These Terms and Conditions shall be governed by laws of Singapore and the participants irrevocably submit to the non-exclusive jurisdiction of the courts of Singapore.

3.6 A person who is not a participant to this Promotion shall have no right under the Contracts (Right of Third Parties) Act (Cap 53B) to enforce any of these terms and conditions.

B. OCBC Supplementary Retirement Scheme (SRS) Account Promotion 2016 – Insurance and Unit Trust

The following terms and conditions shall apply to the OCBC Supplementary Retirement Scheme (SRS) Account Promotion 2016 – Insurance and Unit Trust (the “Promotion”).

1. Eligibility

1.1 Eligible Products and Placement Amount

1.1.1 Insurance

Under the terms and conditions of this Promotion, individuals who purchase a new PrimeGold Bonus 2, Single Premium Rewards or Single Premium Special 1.88% with OCBC Bank with single premium amount of S\$10,000 and above using SRS funds (the “Eligible Insurance Products”) will be awarded S\$20 worth of Robinsons vouchers (the “Gift”) for every S\$10,000 premium of their Eligible Insurance Products purchase. These Eligible Insurance Products must be purchased with OCBC Bank within the Promotional Period (as defined in 1.2).

1.1.2 Unit Trust

Under the terms and conditions of this Promotion, individuals who use SRS funds to purchase a new Unit Trust purchase (lump sum investments, OCBC Momentum, and Regular Savings Plan) with OCBC Bank (the “Eligible Unit Trust”) will be awarded S\$10 worth of Robinsons vouchers (the “Gift”) for every S\$10,000 investment of their Eligible Unit Trust purchases. This Promotion is only applicable for Eligible Unit Trust purchases made at OCBC Branches. Please refer to our OCBC Personal Financial Consultants/OCBC Relationship Managers or ocbc.com/UnitTrusts to check which Unit Trust funds are eligible for SRS investments.

1.2 The Promotion commences on 11 October 2016 and ends on 31 December 2016 or such date(s) as may be determined and notified by OCBC Bank in its discretion (“Promotion Period”).

1.3 Stipulated Time Period

1.3.1 Insurance

The Eligible Insurance Product is not to be cancelled within the 14 day free-look period (the “stipulated time period”), or the Eligible Insurance Product is not to be rejected, declined or postponed for any reason whatsoever. The redemption letter for the Gift will be mailed to accountholder’s or policyholder’s mailing address after the policy delivery date.

1.3.2 Unit Trust

The Eligible Unit Trust is not to be cancelled during the 7-day cancellation period (“stipulated time period”). The redemption letter for the Gift will be mailed to accountholder’s mailing address within 6 weeks upon product sign-up.

2. Award of Promotional Gift

2.1 This Promotion is only valid whilst stocks last.

2.2 Should any customer, after receipt of the Gift, subsequently cancel/free-look the Eligible Insurance Product/ Eligible Unit Trust during their respective stipulated time periods or the Eligible Insurance Product is rejected, declined or postponed for any reason whatsoever, OCBC Bank shall be entitled to debit the value of the Gift or such other amount as it deems fit from any OCBC Bank account or the proceeds of the cancelled/free-looked Unit Trust or Insurance Plan.

2.3 The eligibility of each accountholder to receive the Gift shall be determined at the discretion of OCBC Bank. The Gift is not exchangeable for cash or other items.

2.4 OCBC Bank reserves the right to substitute the Gift with an item of similar value. OCBC Bank shall not be responsible for the quality, merchantability or the fitness for any purpose or any other aspect of any gift. Notwithstanding anything herein, OCBC Bank shall not of any time be responsible or held liable for any defects or malfunction in any gift, and/or for any loss, damage or harm suffered or incurred by or in connection with the use of any gift by any person.

2.5 OCBC Bank reserves the right to disqualify any person from receiving the Gift and in the event that the Gift has been awarded, to reclaim or withdraw the Gift from such person via various means, including but not limited to, debiting the value of the Gift from such person's OCBC Bank account. OCBC Bank reserves the right to correct any errors in its award of any Gift to any person at any time without notice. No person shall be entitled to any payment or compensation from OCBC Bank should any person be disqualified from receiving any Gift or the Gift be forfeited, reclaimed or withdrawn.

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