

Terms and Conditions Governing the Chinese New Year Wealth Promotion

1. The promotion starts from 3 January 2017 up to 28 February 2017, or will be until such date as may be determined and notified by Oversea-Chinese Corporation Banking Limited (“OCBC Bank”) in its sole discretion.
2. Subject to Clause 3 below, the promotion is open to individuals who sign-up for the promotion offer (an “Eligible Customer”). Each Eligible Customer who purchases the qualifying investment products and fulfils these terms and conditions will be entitled to receive the corresponding gifts set out in Clause 3 below.
3. An Eligible Customer will be entitled to receive the following gifts when he/she purchases the qualifying investment products as set out below. In the case of Clauses 3(iii), (iv), (v) and (vi), the Eligible Customer will be bound by his choice of gift between the one (1) 2g 999 Fine Gold Bar or the one (1) night hotel stay (worth S\$268) which he makes at the point of purchase of the qualifying investment product.

i. Endowment Insurance Plan (Single Premium)

- Qualifying product: Single Premium Special 1.68%

Minimum Premium	Cash by way of a cheque issued by The Great Eastern Life Assurance Company
S\$50,000 - S\$79,999	S\$30
S\$80,000 - S\$99,999	S\$50
S\$100,000 and above	S\$100

ii. Structured Deposit

- Qualifying product: OCBC 6 Year SGD Interest-Rate Linked Structured Deposit

Minimum Investment	Shopping vouchers of merchant(s) determined by OCBC
S\$50,000 - S\$79,999	S\$30
S\$80,000 - S\$99,999	S\$50
S\$100,000 and above	S\$100

iii. Unit Trusts

- Valid for selected unit trusts purchased using cash or Supplementary Retirement Scheme (SRS) at OCBC Bank branches or OCBC Premier Centres only

Minimum Investment	Shopping vouchers of merchant(s) determined by OCBC	2g 999 Fine Gold Bar or 1 Night Hotel Stay (worth S\$268) of merchant(s) determined by OCBC
S\$50,000 - S\$79,999	S\$30	
S\$80,000 - S\$99,999	S\$50	
S\$100,000 and above	S\$100	√

- iv. PremierLife Generation, MaxRetirement & Universal Life Insurance Plans (Single Premium)
 - Qualifying Universal Life Insurance Plans: PremierLife Legacy & PremierLife Heritage

Minimum Premium	Cash by way of a cheque issued by The Great Eastern Life Assurance Company	2g 999 Fine Gold Bar or 1 Night Hotel Stay (worth S\$268) of merchant(s) determined by OCBC
S\$85,000 - S\$124,999	S\$288	
S\$125,000 - S\$249,999	S\$588	√
S\$250,000 - S\$624,999	S\$1,088	√
S\$625,000 and above	S\$2,588	√

- v. Endowment Insurance Plan (Regular Premium)
 - Qualifying products: MaxAdvance Payout, MaxEdu Goal, MaxGrowth Enhanced, MaxGrowth Plus, MaxRetirement, MaxRetirement Flex, MaxWealth Premier 2 and PrimeGold Advantage

Annual Premium	Cash by way of a cheque issued by The Great Eastern Life Assurance Company	2g 999 Fine Gold Bar or 1 Night Hotel Stay (worth S\$268) of merchant(s) determined by OCBC
S\$7,000 - S\$11,999	S\$188	
S\$12,000 - S\$17,999	S\$888	
S\$18,000 - S\$29,999	S\$1,388	√
S\$30,000 and above	S\$1,888	√

- vi. Protection Insurance Plan (Regular Premium)
 - Qualifying products: MaxFamily Cover, MaxFamily Protector, MaxLife Protector 2, MaxTerm Value, MaxTerm Value (CI), PremierTerm Plus, PremierTerm Plus (TPD), Mortgage Protector, and Mortgage Protector Advantage

Annual Premium	Cash by way of a cheque issued by The Great Eastern Life Assurance Company	2g 999 Fine Gold Bar or 1 Night Hotel Stay (worth S\$268) of merchant(s) determined by OCBC
S\$800 - S\$2,399	S\$88	
S\$2,400 - S\$5,999	S\$188	
S\$6,000 - S\$17,999	S\$488	
S\$18,000 and above	S\$488	√

4. Each Eligible Customer is only entitled to receive either the one (1) 2g 999 Fine Gold Bar or the one (1) night hotel stay (worth S\$268) under the terms of this promotion, regardless of the number of eligible Insurance plans or Unit Trusts purchased; and entitled to either one cash cheque or one set of shopping vouchers, where applicable, for each eligible purchase, as set out in Clause 3. Multiple eligible purchases may not be combined 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. The eligibility of any 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.

5. Subject to Clause 7 below, should any Eligible Customer, after receipt of the relevant gift, subsequently cancel or free-look Insurance plan/ Structured Deposit/ Unit Trusts (whether in whole or in part) within stipulated period from the date of placement as set out in Clause 6 below, 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 or free-looked Insurance plan/ Structured Deposit/ Unit Trusts of the Eligible Customer.
6. The stipulated time period for the Insurance plan, Structured Deposit or Unit Trusts is defined as follows:
 - i. Insurance plan - within the 14-day free-look period;
 - ii. Structured Deposit - 1 working day before the tranche start date;
 - iii. Unit Trusts - during the 7-calendar day cancellation period.
7. The redemption letter for the relevant gift will be mailed to account holder's or policyholder's mailing address
 - i. within 12 weeks after the policy delivery date (for Insurance plan);
 - ii. within 12 weeks after the deposit start date (for Structured Deposit);
 - iii. within 12 weeks upon product signed-up (for Unit Trusts).
8. 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 Terms and Conditions relating to Regular Premium Insurance Plan (available at branches). In the event of any inconsistency between these terms and conditions of the Promotion on one part and any other terms and conditions on the other part, these terms and conditions shall prevail.
9. OCBC Bank reserves the right to waive/vary/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.
10. 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.
11. 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.
12. 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.