

Terms and Conditions of OCBC Premier Private Client Referral Programme

1. The Programme (“Programme”) is open to existing OCBC Premier Private Clients Accredited Investor (individually “Eligible Client” and collectively “Eligible Clients”). The Programme will commence on 02 January 2019 and end on 30 June 2019, both dates inclusive (“Promotional Period”) while stocks last.
2. Employees of OCBC Bank are not eligible to participate in this Programme.
3. Referrals are considered successful when the new OCBC Premier Private Client (“Referred Client”) referred by the Eligible Clients successfully opens a new OCBC Premier Private Client account with a minimum of S\$1,000,000 (or their equivalent in a foreign currency) under the OCBC Welcome Rewards programme in Fresh Funds for any of the following products: Singapore Dollar Current and Savings account, Singapore Dollar time deposit, Foreign Currency time deposit, unit trust, structured deposits, regular premium insurance and single premium insurance offered by OCBC Bank and subject to OCBC Bank’s assessment of product suitability for the Referred Client.
4. **Referred Clients must open their new account as the primary account holder and sign up as an accredited investor in the OCBC Premier Private Client segment with such account to be funded with a minimum of S\$1,000,000 in Fresh Funds (or their equivalent in a foreign currency).** Upon unsuccessful sign up as an accredited investor in the OCBC Premier Private Client segment, OCBC Premier Banking Client Referral programme applies. Referred Clients are required to maintain the minimum balance of S\$1,000,000 (or their equivalent in a foreign currency) in the relevant account for at least **three months** from date of most recent placement of the Fresh Funds to be recognised as a successful referral for the purposes of the Programme.
5. For the avoidance of doubt,
 - (i) existing OCBC clients (who are not OCBC Premier Banking clients) who deposit a minimum of S\$1,000,000 (or their equivalent in a foreign currency) in Fresh Funds, qualify as accredited investors and are upgraded to become an OCBC Premier Private Clients respectively **will** be considered Referred Clients under the Programme.
 - (ii) existing OCBC Premier Banking clients who open a new OCBC Premier Private Client account (be it in his or her sole name or jointly with another person) with a minimum Fresh Funds of S\$1,000,000 (or their equivalent in a foreign currency) **will not** be considered Referred Clients under the Programme.
6. “Fresh Funds” refers to funds in the form of non-OCBC cheques/cashier’s orders/demand drafts as well as all other funds that are not transferred from any OCBC accounts.
7. Referred Clients are eligible to participate in the Programme and make referrals only after their accounts have been successfully opened.
8. Existing/Previous Premier Banking clients who have closed the their OCBC Premier Banking single / joint accounts within the last 12 months will not qualify as a Referred Client for the Programme.
9. Eligible Clients are not allowed to refer themselves for this Programme. To be eligible for the reward under the Programme, an Eligible Client must not be the joint account holder of the new OCBC Premier Private Client account opened by the Referred Client.
10. If a Referred Client is referred by more than one Eligible Client, the Eligible Client from whom OCBC Bank receives the Client Referral Form first will be entitled to the reward.

11. An Eligible Client will be rewarded with S\$1,000 worth of cash credit credited into their OCBC Premier Private Client VOYAGE card within **six weeks** for each successful referral under the Programme.
12. An Eligible Client who successfully refers every three Referred Client during the Programme Period will (in addition to the S\$1,000 worth of cash credit credited into their OCBC Premier Private Client VOYAGE card for each successful referral) be rewarded with a bonus gift of S\$1,500 cash credit credited into their OCBC Premier Private Client VOYAGE card by end of July.
13. In the event the Eligible Client does not have a OCBC Premier Private Client VOYAGE card, the Eligible Client must make the necessary OCBC Premier Private Client VOYAGE card application in order to receive the cash credit. The OCBC Premier Private Client VOYAGE card will be delivered and the cash credit will be credited within **six weeks** from the date of card issued to the Eligible Client, into the Eligible Client's card. In the event the Eligible Client is a Supplementary Cardholder, the cash credit will be credited to the Principle Cardholder. All OCBC Premier Private Client VOYAGE card applications are subject to OCBC Bank's approval.
14. In the event that the OCBC Premier Private Client VOYAGE Card application is not approved, an alternative reward will be rewarded. OCBC Bank reserves the right to substitute the reward with another item of similar value at any time without prior notice.
15. (a) The Eligible Client consents to having the referrals and his or her name disclosed to the person(s) referred by them to OCBC Bank.
(b) The Referred Client consents to having his or her name and status of successful signing up under the Programme disclosed to the Eligible Client.
16. OCBC Bank reserves the right to make any changes where it deems necessary in its absolute discretion to these Terms and Conditions at any time and without prior notification.
17. This Programme is not valid with any other promotions or offers held or conducted by OCBC Bank.
18. OCBC Bank's decision on all matters relating to the Programme, is final, conclusive and binding on all participants. No appeal or correspondence will be entertained or accepted by OCBC Bank. OCBC Bank shall not be obliged to give any reason or enter into any correspondence with any person on any matter concerning the Programme.
19. In the event of any inconsistency between these Terms and Conditions and any application form, brochure, marketing or promotional material relating to the Programme, these Terms and Conditions shall prevail.
20. If OCBC Bank subsequently discovers that a participant is in fact not eligible to participate in the Programme or any of the applicable conditions are not fulfilled, OCBC Bank may at its discretion forfeit the reward (or reclaim it, if already awarded, by debiting any account of the participant). No person shall be entitled to any payment or compensation from OCBC Bank should any reward be forfeited or reclaimed.
21. OCBC Bank shall not be liable to any person for any loss or damage in connection with the Programme, including without limitation, any error in computing any changes, any breakdown or malfunction in any computer system or equipment. Without prejudice to the generality of the foregoing, OCBC Bank assumes no responsibility for lost, late, misdirected, damaged, incomplete, illegible and/or postage-due mail.
22. 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 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 the use of any gift by any person.

23. These Terms and Conditions shall be governed by the laws of Singapore and the participants in the Programme irrevocably submit to the non-exclusive jurisdiction of the courts of Singapore.
24. A person who is not a party to any agreement governed by these Terms and Conditions shall not have any right under Contracts (Rights of Third Parties) Act (Cap 53B) to enforce any of these Terms and Conditions.