

Terms & Conditions Governing OCBC Premier Private Client (Accredited Investor) Welcome Programme
Valid from 2 January till 31 March 2019

1. The Programme (“Programme”) is open to new OCBC Premier Private Client clients who qualifies as Accredited Investor (each an “Eligible Client”). The Programme is valid from 2 January till 31 March 2019; or while stocks last and until such date as may be determined by Oversea-Chinese Banking Corporation Limited (“OCBC Bank”) in its sole discretion (“Promotional Period”).
2. The Eligible Client must not have:
 - an existing OCBC Premier Banking or Premier Private Client relationship; or
 - ceased his/her OCBC Premier Banking or Premier Private Client relationship within the last 12 months.
3. The Eligible Client must satisfy the following criteria to qualify for the Programme:
 - Submitted a signed a copy of “Terms & Conditions Governing OCBC Premier Private Client (Accredited Investor) Welcome Programme” within Promotional Period.
 - Successfully onboarded as Accredited Investor.
 - Deposit the Qualifying Fresh Fund of minimum of S\$1,000,000/ \$2,000,000 (or equivalent in a foreign currency) into any Eligible Product, in full or part thereof, in any of the products listed in clause 5 by end of second month of successfully establishing Premier Private Client relationship.
 - Maintain the Qualifying Fresh Fund for at least **three months** from the month of successfully establishing Premier Private Client relationship or the month of most recent placement of Fresh Funds into Eligible Product as the primary account holder, whichever is later.
4. “Qualifying Fresh Funds” refers to funds in form of non-OCBC cheques/cashier orders/demand drafts as well as all other funds that are not transferred from any OCBC accounts.
5. An “Eligible Product” which the Eligible Client may hold as the primary account holder include:
 - Current / saving account, excluding passbook saving account.
 - Singapore Dollar/ Foreign Currency time deposit, excluding promotional time deposit.
 - Investment products offered by OCBC Bank (subject to OCBC Bank’s assessment of product suitability for the Eligible Client), including but not limited to Bond, Unit Trust, Structured Deposit, Structured Investment, Regular/ Single Premium Insurance, or any other products or accounts which OCBC Bank may determine from time to time.
6. The Eligible Client will qualify for the following rewards when he/ she successfully start a new OCBC Premier Private Client (Accredited Investor) relationship and fulfill the following criteria by the end of second month of establishing the relationship.

Criteria	Rewards Qualified	Reward Amount
Place min S\$1,000,000 Qualifying Fresh Funds (or equivalent in a foreign currency)	Welcome Reward	\$4,000 cash credit into OCBC Premier Private Client VOYAGE card (Annual fee waived)
Place min S\$2,000,000 Qualifying Fresh Funds (or equivalent in a foreign currency)	Welcome Reward	\$8,000 cash credit into OCBC Premier Private Client VOYAGE card (Annual fee waived)
Invest min S\$500k of Qualifying Fresh Fund (or equivalent in a foreign currency)	Wealth Bonus	Additional \$500 cash credit into OCBC Premier Private Client VOYAGE card

7. The OCBC Premier Private Client VOYAGE card will be delivered and the cash credit will be credited into the Eligible Client card account within **four weeks** after the three months maintenance period.
8. Each Eligible Client will only be entitled to receive a maximum of one Welcome Reward and one Wealth Bonus listed in Clause 6, regardless of how many separate Eligible Products the Eligible Client signs up within the Promotional Period, whether singly or jointly.
9. If the Eligible Client fails to meet all the criteria stated under clause 3, OCBC Bank reserves the right to debit the value of the cash credit rewarded from any account of the Eligible Client or failing which, to request the Eligible Client to repay to OCBC Bank the value of the cash credit rewarded.
10. The Programme is not valid with any other promotion or offers held or conducted by OCBC Bank.
11. OCBC Bank reserves the right to substitute any gift under the Programme with another item of similar value at any time without prior notice.
12. OCBC Bank reserves the right to make any changes where it deems necessary in its absolute discretion to these Terms and Condition at any time without giving prior notice. The decision of OCBC Bank on all matters relating to the Programme shall be final and binding on all customers.
13. In the event of any inconsistency between these Terms and Conditions and any brochure, marketing or promotional material relating to the Programme, these Terms and Conditions shall prevail.
14. OCBC Bank shall not be responsible for the quality, merchantability or fitness for any purpose or any other aspects of the gift. Notwithstanding anything herein, OCBC Bank shall not at any time be responsible or held liable for any defects 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.
15. 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.
16. 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.

By signing this form, I hereby acknowledge that I have read, understood and agree to be bound by the above "Terms & Conditions Governing OCBC Premier Private Client (Accredited Investor) Welcome Programme" (Valid from 2 January till 31 March 2019).

Customer's Signature

Customer's Name :

NRIC/Passport:

Date:

RM's Signature

RM's Name :

Centre :

Date :