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**Terms and Conditions Governing Multi Currency Share Financing “Quality Priced Loan” Feature (the “Feature”)**

1. The Feature shall apply only to Singapore (SG) Dollar, United States (US) Dollar and Hong Kong (HK) Dollar settled trades.
  2. To participate in this Feature, the followings conditions must be fulfilled:
    - a. (i) A customer must have an existing Share Financing (SF) account (an “Existing Customer”) with OCBC Securities Private Limited (“OSPL”); or
    - (ii) A customer must have successfully opened a new SF account with OSPL (a “New Customer”). In opening a new SF account, a New Customer must also fulfill the following conditions:
      - All new SF account applications (which must be correctly completed and submitted together with the required supporting documents) must be received and approved by OSPL; and
      - In this regard, all SF account applications (which must be correctly completed and submitted together with all correct required supporting documents) must be approved by OSPL and the new SF account must be opened and linked with the relevant New Customer’s CDP account successfully.
- For the purposes of these terms and conditions, the “Existing Customer” and the “New Customer” shall collectively be referred to as “Customers”.
- (iii) A Customer must apply to participate in the Feature by submitting a duly completed and signed prescribed Selection Form (“Selection Form”) to OSPL before 5pm at least two (2) Business Days before the day the Customer intends to be eligible to participate in this Feature.
  - b. All new SF account applications and/or applications to participate in the Feature are subject to OSPL’s approval, and OSPL has the right not to approve any application at its sole discretion. In the event that a Customer’s new SF account application and/or application to participate in the Feature is rejected, OSPL is not under any obligation whatsoever to render the Customer any reason or explanation.
  - c. Where the Customer’s application to participate in the Feature is approved by OSPL, OSPL reserves the right to determine the date (The “Relevant Opt-In Date”) on which the blended interest rate under these terms and conditions will be applied to the amount of financing made available or to be made available to the Customer by OSPL.
  - d. Individual, joint accounts and corporate accounts are eligible to participate in this Feature.
3. Subject to these terms and conditions, a blended interest rate will be imposed on the amount of financing made available or to be made available to the Customer by OSPL (the “Financing”), computed daily according to a schedule of interest rates set out in Clause 5 below whereby the blended interest rate imposed on the Financing is dependent on the quality of the Marginable Securities in the Customer’s portfolio.

4. An Existing Customer who is currently entitled to any other existing preferential interest rates (the “Other Preferential Interest Rates”) offered by OSPL shall be eligible to apply to participate in the Feature. Notwithstanding anything to the contrary, if OSPL approves an Existing Customer’s participation in the Feature, such Existing Customer shall automatically be disqualified or withdrawn from any Other Preferential Interest Rates that he/she may be entitled to prior to the Relevant Opt-In Date.
5. Upon approval by OSPL of a Customer’s application to participate in the Feature, the applicable schedule of interest rates attributable to the different quality of Marginable Securities is set out in the table below.

**Table (1)**

Quality of Marginable Securities	Description	SGD Lending Rates	USD Lending Rates	HKD Lending Rates
Grade 1	Major Global Index Component Securities	5.50%	6.50%	6.50%
Grade 2	Large Cap Securities with Market Capitalisation of more than S\$1 billion	5.75%	6.75%	6.75%
Grade 3	Mid/Small Cap Securities	6.50%	7.00%	6.75%
Grade 4	All other Marginable Securities	7.50%	7.50%	7.50%

Where the Customer’s portfolio comprises Marginable Securities of differing grades, the blended interest rate shall be calculated based on the relevant interest rates which correspond to the various differing grades, and will depend, *inter alia*, on the concentration of Marginable Security the Customer holds from each grade.

Notwithstanding anything to the contrary, OSPL has the absolute discretion to vary, amend or change any of the interest rates set out in the table from time to time in its absolute discretion including without limitation the schedule of interest rates under this Feature and the SFLR for SGD, USD and HKD Financing.

6. Marginable value of Marginable Securities in the Customer’s portfolio as of previous business day, including all outstanding trades, is used for the computation of the interest rates on a daily basis.

The following tables illustrate various scenarios as to how interest rates are computed based on the quality and Marginable value of Marginable Securities in the Customer’s portfolio.

**^Scenario 1: Deposit Cash and Buy Grade 1 SGD Security**

	2 April (Mon)	3 April (Tue)	4 April (Wed)	5 April (Thurs)	6 April (Fri)
Buy / Sell	Buy 10,000 of Grade 1 Security @ S\$3.00	-	-	-	-
Settlement Date	5 April	-	-	-	-
Portfolio of Marginable Security	10,000 of Grade 1 Security	10,000 of Grade 1 Security	10,000 of Grade 1 Security	10,000 of Grade 1 Security	10,000 of Grade 1 Security
Cash / Loan( - )	S\$ 10,000	S\$ 10,000	S\$ 10,000	- S\$ 20,000	- S\$ 20,003.01
Marginable Value	S\$ 30,000	S\$ 30,000	S\$ 30,000	S\$ 30,000	S\$ 30,000
Blended Interest Rate	5.50%	5.50%	5.50%	5.50%	5.50%
Interest Amount	S\$ 0	S\$ 0	S\$ 0	S\$ 3.01	S\$ 3.01

**^Scenario 2: Deposit Cash, Buy and Sell Part of Grade 1 SGD Security**

	2 April (Mon)	3 April (Tue)	4 April (Wed)	5 April (Thurs)	6 April (Fri)
Buy / Sell	Buy 10,000 of Grade 1 Security @ S\$3.00	Sell 5,000 of Grade 1 Security @ S\$3.00	-	-	-
Settlement Date	5 April	6 April	-	-	-
Portfolio of Marginable Security	10,000 of Grade 1 Security	5,000 of Grade 1 Security	5,000 of Grade 1 Security	5,000 of Grade 1 Security	5,000 of Grade 1 Security
Cash / Loan( - )	S\$ 10,000	S\$ 10,000	S\$ 10,000	- S\$ 20,000	- S\$ 5,003.01
Marginable Value	S\$ 30,000	S\$ 15,000	S\$ 15,000	S\$ 15,000	S\$ 15,000
Blended Interest Rate	5.50%	5.50%	5.50%	5.50%	5.50%
Interest Amount	S\$ 0	S\$ 0	S\$ 0	S\$ 3.01	S\$0.75

**^Scenario 3 Deposit Cash, Buy and Sell Grade 1 SGD Security**

	2 April (Mon)	3 April (Tue)	4 April (Wed)	5 April (Thurs)	6 April (Fri)
Buy / Sell	Buy 10,000 of Grade 1 Security @ S\$3.00	Sell 10,000 of Grade 1 Security @ S\$3.00	-	-	-
Settlement Date	5 April	6 April	-	-	-
Portfolio of Marginable Security	10,000 of Grade 1 Security	-	-	-	-
Cash / Loan( - )	S\$ 10,000	S\$ 10,000	S\$ 10,000	- S\$ 20,000	S\$ 9,996.99
Marginable Value	S\$ 30,000	S\$ 0	S\$ 0	S\$ 0	S\$ 0
Blended Interest Rate	5.50%	5.50%	5.50%	5.50%	5.50%
Interest Amount	S\$ 0	S\$ 0	S\$ 0	S\$3.01	S\$ 0

#### ^Scenario 4 Deposit Cash, Buy and Sell Grade 4 SGD Security

	2 April (Mon)	3 April (Tue)	4 April (Wed)	5 April (Thurs)	6 April (Fri)
Buy / Sell	Buy 10,000 of Grade 4 Security @ S\$3.00	Sell 10,000 of Grade 4 Security @ S\$3.00	-	-	-
Settlement Date	5 April	6 April	-	-	-
Portfolio of Marginable Security	10,000 of Grade 4 Security	-	-	-	-
Cash / Loan( - )	S\$ 10,000	S\$ 10,000	S\$ 10,000	- S\$ 20,000	S\$ 9,996.99
Marginable Value	S\$ 30,000	S\$ 0	S\$ 0	S\$ 0	S\$ 0
Blended Interest Rate	7.50%	5.50%	5.50%	5.50%	5.50%
Interest Amount	S\$ 0	S\$ 0	S\$ 0	S\$3.01	S\$ 0

^For the ease of illustration, brokerage and other fees are excluded. Customers should note that there are necessarily limitations and difficulties in using examples, tables or illustrations to provide a full explanation or depiction. All information, statements, figures, content, explanations, examples, and details (collectively, the “Information”) contained above is intended for illustrative and/or information purposes only, and should not be relied upon for any purpose whatsoever. Customers should, in the event of any doubt as to how to read or understand the examples, tables, illustration or information, contact OSPL for a fuller explanation, depiction or further details.

7. In the event that the Customer’s portfolio does not comprise any Marginable Security, the Financing shall incur and be subject to interest at the SFLR for SGD, USD and HKD Financing prevailing from time to time.
8. OSPL reserves the right at its sole discretion to withdraw any Customer from the Feature at any time and to determine the date of such withdrawal.
9. All terms used but not defined herein shall be as defined in the OSPL Standard Trading Terms and Conditions. These terms and conditions shall be read in conjunction with the OSPL Standard Trading Terms and Conditions and any other terms and conditions which govern the relationship between OSPL and the Customer (the “Other Terms and Conditions”). In the event of any inconsistency between these terms and conditions and the Other Terms and Conditions, these terms and conditions shall prevail.
10. OSPL may at any time at its sole and absolute discretion, without notice or assigning any reason therefore, terminate the Feature or vary, supplement, amend or modify any one or more of these terms and conditions in any manner as it shall deem fit. OSPL shall not be liable to any person for any claims, costs, expenses, loss or damage suffered by any person as a result of the aforementioned matters.
11. Customers who participate in this Feature are not eligible to participate in other interest schemes conducted by OSPL unless otherwise approved by OSPL.
12. OSPL shall not be responsible for any loss to or damage incurred or suffered by any Customer or any other person in connection with this Feature.

13. The eligibility of each Customer to participate in the Feature shall be determined at the absolute discretion of OSPL. The decision of OSPL on all matters relating to the Feature shall be final and no correspondence or queries will be entertained.
14. In the event of any inconsistency between these terms and conditions and any brochure, marketing or promotional material relating to the Feature, these terms and conditions shall prevail.
15. These terms and conditions shall be governed by the laws of Singapore and the participants in the Feature irrevocably submit to the non-exclusive jurisdiction of the courts of Singapore.
16. 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.
17. Without prejudice to these terms and conditions, all Customers who participate in the Feature expressly and irrevocably permit and authorise OSPL to disclose, reveal and divulge information regarding their particulars to the parties involved in organising, promoting and conducting the Feature.
18. In the event of any discrepancy between the English version of these terms and conditions and the translation of these terms and conditions in any other languages, the English version shall prevail.