
Terms and Conditions Governing the Assets Transfer-In Promotion 2H2025

V02102025

Promotion Period

1. The Assets Transfer-In Promotion 2H2025 (the "Promotion") is valid from 6 October 2025 to 31 March 2026 (both dates inclusive), or such other period(s) as may be determined by OCBC Securities Private Limited ("OSPL") in their absolute sole discretion (the "Promotion Period").

Eligibility

"Eligible Trading Account" means a Basic Cash Trading Account, Online Equities Account or Share Financing Account with OSPL. The Eligible Trading Account can be an individual or joint account and must be in good standing with OSPL.

2. You are eligible to participate in this Promotion if you fulfil the following conditions ("Eligible Customer"):

- (a) You have an Eligible Trading Account; and

- (i) You are the primary account holder of an existing Eligible Trading Account; or

- (ii) You open a new Eligible Trading Account with OSPL during the Promotion Period and do not have any individual or joint account with OSPL prior to this ("New Eligible Customer")

- (b) You successfully and accurately submit the online promotion registration form available at go.iocbc.com/sharesform ("Online Promotion Registration Form").

If a customer has multiple trading accounts, each Eligible/New Eligible Customer can participate in the Promotion using only one (1) of his/her accounts with reference to the first submission made to the Online Promotion Registration Form.

- (c) Successfully transfer-in Eligible Shares digitally via iOCBC Online/Mobile Trading Platform, or manually via paper application. (For more information on the manual transfer via paper application process, please refer to the FAQ titled "How do I transfer my securities to OCBC Securities?" on the [iOCBC FAQ page](#).)

Eligible Shares (Mandatory)

"Eligible Shares" means securities, exchange-traded funds and real estate investment trusts listed in Singapore, the United States or Hong Kong excluding:

- Singapore Treasury Bills (T-Bills) and,
- Shares which were held with OSPL or any member of the OCBC Group prior to the Promotion Period.

"Eligible Assets" means the aggregate value of the mandatory Eligible Shares Transfer-in and optional New Funds.

3. During the Promotion Period, you successfully transfer Eligible Shares into your Eligible Trading Account ("Eligible Shares Transfer-in"), with a Shares Transfer-in Amount of at least S\$50,000 (or SGD cash equivalent in foreign currency). Eligible Shares may be transferred from The Central Depository Pte Limited or other financial institutions to the Eligible Trading Account, subject to theirs and OSPL's terms and conditions.

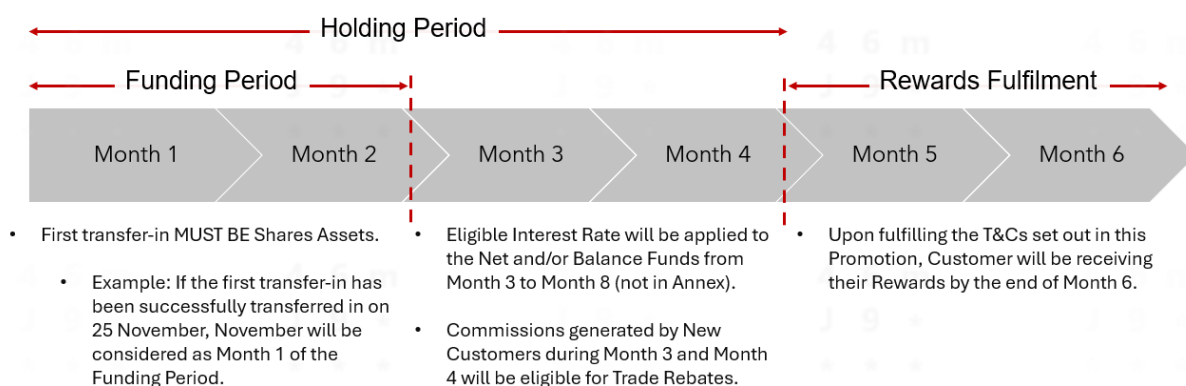
For the avoidance of doubt, shares transferred in from within the OCBC Group are not eligible for this Promotion. Eligible Shares Transfer-in(s) will be valued based on their value on the respective successful transfer-in date(s) during the Funding Period.

- (a) You did not have any shares transferred out of OSPL from 1 March 2025 to 30 September 2025.
- (b) For this Promotion, only successful Shares Transfer-in(s) within the Funding Period will qualify and count towards the Eligible Assets. For example, if your first Shares Transfer-in is successful on 25 November 2025, the Funding Period is from 25 November 2025 to 31 December 2025. All successful Shares Transfer-ins during this Funding Period will qualify and count towards the aggregate value of Eligible Shares.

Please note there may be a delay between the date you initiate your application for the Shares Transfer-in (be it via digital or paper application) and the date that the Shares Transfer-in is successful.

You hold all qualifying Eligible Shares Transfer-in in your Eligible Trading Account(s) until the end of the Holding Period. For example, if your first Shares Transfer-in is successful on 25 November 2025, the Holding Period starts from 25 November 2025 to 28 February 2026. You should hold all qualifying Eligible Shares in your Eligible Trading Account(s) until 28 February 2026.

Annex (A): Timeline for each Eligible Customer or New Eligible Customer



“Funding Period” means the end of the next calendar month from the first transfer-in of Eligible Shares to be custodised with OSPL. For the avoidance of doubt, if the first transfer-in is made on 25 November 2025, the funding period will be until 31 December 2025 i.e. November is the first calendar month, and December is the second calendar month.

“Holding Period” means the Funding Period and the two (2) subsequent calendar months from the end of the Funding Period during which Eligible Assets are held with and should not be withdrawn from OSPL. For the avoidance of doubt, customers are allowed to partially/fully sell off Eligible Shares that were transferred into OSPL but may not transfer them out of OSPL during the Holding Period.

Eligible Interest Rate on New and Balance Funds (Optional)

“Balance Funds” refers to the aggregate value of funds in Singapore Dollars (SGD), US Dollars (USD) and/or Hong Kong Dollars (HKD) in your individual Basic Cash Trading Account before the start of your Funding Period.

“New Funds” refers to the aggregate value of the funds in SGD, USD, and/or HKD in your individual Basic Cash Trading Account at the end of your Funding Period after subtracting the Balance Funds.

To clarify, New Funds and Balance Funds can be used for the purchase of shares, exercising corporate actions, trade settlements and/or any form of OSPL transactions but **should not be withdrawn out** of OSPL during the Holding Period.

“Eligible Interest Rate” will be applied to the Eligible Assets (excluding Eligible Shares) in the Basic Cash Trading Account of an Eligible Customer as of the end of the Funding Period until 31 December 2026. The Eligible

Interest Rate is the interest rate of 1% per annum (p.a.) for your New Funds and Balance Funds in USD and HKD, and the prevailing interest rate of 0.05% p.a. for New Funds and Balance Funds in SGD.

4. Upon completing the Eligible Shares criteria set out in Paragraph 3, the Eligible Interest Rate of 1% p.a. will be applicable to your USD and HKD; and 0.05% p.a. for SGD within your Basic Cash Trading Account for your New Funds and Balance Funds.

- (a) For this Promotion, the New Funds successfully accumulated within the Funding Period will qualify and count towards the Eligible Assets.

For the avoidance of doubt, Balance Funds that are from before the start of your Funding Period will not be counted towards the Eligible Assets.

- (b) The Eligible Interest Rate will be applied to the New Funds and Balance Funds in your Basic Cash Trading Account once the Funding Period ends, until 31 December 2026. For example, if your Funding Period is from 25 November 2025 to 31 December 2025, your New Funds and Balance Funds will receive the Eligible Interest Rate from 1 January 2026 to 31 December 2026.

- (c) The Eligible Interest Rate will be calculated at the end of each day from the start of your Holding Period based on your daily balance and credited to your Basic Cash Trading Account at the end of each month, until 31 December 2026. The Eligible Interest Rate is subject to change from time to time by OSPL in its sole and absolute discretion. Interest will be credited at such intervals as determined solely by OSPL from time to time.

Rewards Table (A): Snapshot of Transfer-in Tier & Rewards

5. Rewards refer to the Cash Rewards corresponding to the Eligible Assets as of the end of the Funding Period for both Eligible and New Eligible Customers, as well as Commission Rebates for New Customers.

For the avoidance of doubt, Balance Funds will not be considered as part of the Eligible Assets.

		New Eligible Customer		Eligible Customer
Group A to D: Eligible Assets*		Cash Rewards	Commission Rebate	Cash Rewards
(A)	≥ S\$2,000,000	S\$1,200	S\$300	S\$1,200
(B)	S\$1,000,000 to S\$1,999,999	S\$800		S\$800
(C)	S\$350,000 to S\$ 999,999	S\$400		S\$400
(D)	S\$100,000 to S\$349,999	S\$200		S\$200

*It is mandatory for Eligible Assets to consist of minimally S\$50,000 worth of Eligible Shares transferred in (or SGD equivalent for foreign shares denominated in other markets).

Rewards Fulfilment

6. Each New Eligible Customer is entitled to a maximum of 1 Cash Reward and 1 set of Commission Rebate, and each Eligible Customer is entitled to a maximum of 1 Cash Reward for the entire Promotion.

Illustration (i) – New Eligible Customers with New Funds

Eligible Shares Transfer-in Amount = S\$ 330,000

New Funds Accumulated = USD\$ 20,000 (SGD equivalent to S\$27,300)

Eligible Assets Under Custody = S\$357,300

Total eligible Cash Rewards set out in Table (A) = S\$400

Total eligible Commission Rebate set out in Table (A) = S\$300

Total interest to be earned per month for the period of 12 months* = US\$ 200 (SGD equivalent to S\$270)

Illustration (ii) – Eligible Customers with New and Balance Funds

Eligible Shares Transfer-in Amount = S\$ 120,000

New Funds Accumulated = S\$2,000

+Balance Funds = US\$ 5,000 (SGD equivalent to S\$6,750)

Eligible Assets Under Custody = S\$122,000

Total eligible Cash Rewards set out in Table (A) = S\$200

Total interest to be earned per month for the period of 12 months*

= S\$1 + US\$ 50 (SGD equivalent to S\$67.50)

= S\$68.50

*The Eligible Interest Rate of 1% per annum is calculated based on the average daily balance maintained in the account over a 12-month period in both the illustrations above. This means that the interest is not applied to a fixed amount, but the average daily balance of each month until 31 December 2026 (inclusive). Once New and/or Balance Funds are withdrawn before 31 December 2026, interest will not be earned on such withdrawn funds from the point of withdrawal.

- (a) Eligible Customers will receive their Rewards by the end of the second month after the holding period ends. For example, if the Holding Period ends on 28 February 2026, the Eligible Customer will receive their Rewards by the end of April 2026. Where an Eligible Customer qualifies for the Rewards, the Rewards will be credited into any of their Basic Cash Trading Account, at the absolute discretion of OSPL. OSPL reserves the right to credit/ award the relevant Rewards to such Eligible Customer by any other means as it deems fit.

Rewards – Commission Rebate

7. Each New Eligible Customer will be entitled to receive 1 set of Commission Rebate of up to S\$300 on their commission for **Buy** trades completed ("Qualified Trades") during their respective Holding Period for this Promotion.
8. New Eligible Customers shall first be required to make upfront payment of the relevant commissions for their Qualified Trades prior to the Reward Fulfilment. The commission rebates unused during the Holding Period will not be brought over or credited to the Eligible Customer at the point of Reward Fulfilment.

Qualified Trades exclude buy-ins, CPF and SRS trades. The commission rebate is only applicable for trade commissions paid by the New Eligible Customer and excludes Goods & Services Tax and any fees charged by the market exchanges.

Fees and Charges

9. There are no transfer-in fees, sub-account maintenance fees and corporate action handling fees for Singapore Exchange (SGX) listed shares custodised with OSPL.

There will be no charge(s) incurred from OSPL for the foreign shares transferred in. Charges for foreign shares transfer-ins may be charged to customers by their existing custodian(s). You may also refer to our [Help and Support page for other fees and charges](#) with respect to foreign market securities.

Types of Fees	Singapore Market
CDP Transfer-in Fees	Waived
Sub-account maintenance Fee	Waived
Corporate action fees (SGX-listed securities)	Waived
Cash dividend handling fees (SGX-listed securities)	Waived

General

10. All Eligible Shares Transfer-in, New Funds and Balance Funds Accumulated, Eligible Trading Account and any other promotion criteria are subject to all applicable governing terms and conditions.
11. All funds are held in a trust account and subject to the relevant OSPL Standard Trading Terms and Conditions.
12. OSPL shall have the right to disqualify an Eligible Customer from the Promotion in the following situations:
 - (a) His/her account(s) opened with OSPL is closed before the Reward is given;
 - (b) Any of his/her accounts with OSPL is reported for delinquency; or
 - (c) He/she has outstanding losses with OSPL which are overdue for more than 21 calendar days.
13. The Online Equities Account, and all investments, trades and/or transactions (collectively, “Transactions”) made thereunder via OCBC App are operated and made available to you directly, by OSPL (notwithstanding that they may incorporate the OCBC Digital mark, logo trademarks and/or other OCBC trademarks). The access and use of the Online Equities Account and all Transactions made thereunder via OCBC App are made directly with OSPL and are subject to its terms and conditions. Under no circumstances will OCBC Bank be responsible or liable for the provision, access, or use of the Online Equities Account, and/or any of the Transactions made there under via OCBC App.
14. If any Eligible Customer is subsequently discovered to be not entitled or to be ineligible to participate in the Promotion, OSPL reserves the right to (i) forfeit, withdraw or withhold the relevant Reward at any time; or (ii) (where the Reward has been awarded and/or utilised) reclaim the Reward, or request the relevant Eligible Customer to repay to or compensate OSPL for the Reward at any time. No person shall be entitled to any payment or compensation from OSPL should any Reward be forfeited, withdrawn, withheld or if any Reward is reclaimed by OSPL or an Eligible Customer is asked to repay to or compensate OSPL the relevant Reward for whatsoever reasons.
15. OSPL may, at any time at their absolute discretion, without notice or assigning any reason therefore, (a) change the terms of the Promotion and/or the duration of the Promotion Period, Funding Period or Holding Period; or (b) replace or substitute the Reward with any other item. OSPL may also at any time at their sole and absolute discretion, without notice or assigning any reason, therefore, terminate the Promotion 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.
16. The Reward is strictly not transferable to any party whatsoever. Further, the Reward is also not exchangeable for cash, other form of credit, or otherwise unless otherwise permitted by OSPL in its sole and absolute discretion.

17. OSPL shall not be responsible for any loss to or damage incurred or suffered by any customer or any other person in connection with the Promotion, howsoever arising, including, without limitation, any error in computing trade commissions and trades, any breakdown or malfunction in any computer system or equipment or any notice which is misdirected or lost in the post.
18. The eligibility of each customer to participate in the Promotion and/or to receive the Reward shall be determined at the absolute discretion of OSPL. The decision of OSPL on all matters relating to the Promotion shall be final and no correspondence or queries will be entertained.
19. 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.
20. These terms and conditions shall be governed by the laws of Singapore and the participants in the Promotion irrevocably submit to the non-exclusive jurisdiction of the courts of Singapore.
21. 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 2001 to enforce any of these terms and conditions. Without prejudice to the generality of the above, the consent of any third party is not required for any variation (including any release or compromise of any liability) or termination of these terms and conditions, notwithstanding any term herein to the contrary.
22. Without prejudice to these terms and conditions, all participants in the Promotion 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 Promotion.
23. By participating in this Promotion, the Eligible Customer hereby agrees and consents to the collection, use and disclosure of their personal data by OSPL, and their related corporations (collectively, "OCBC Group"), for the purposes of administering this promotion, verifying Eligible Customer's identity assessing my eligibility for the reward, and other reasonable purposes, in accordance with OSPL's Data Protection Policies, accessible via:

OSPL: iOCBC Website > Security, Privacy, Policies > Data Protection Policy

Important Notes

Trading in capital markets products and borrowing to finance transactions (including, but not limited to leveraged trading or gearing) can be very risky, and you may lose all or more than the amount invested or deposited. Where necessary, please seek advice from an independent financial adviser regarding the suitability of any trade or capital markets product, taking into account your investment objectives, financial situation, or particular needs before making a commitment to trade or purchase the capital markets product. In the event that you choose not to seek advice from a financial adviser, you should consider whether the capital markets product is suitable for you. You should carefully consider and exercise caution in making any trading decision whether or not you have received advice from any financial adviser.

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