

### Terms and Conditions governing the 2023 Account Opening Promotion

1. The 2023 Account Opening Promotion (the “Promotion”) is valid from 25 September 2023 to 31 December 2023, both dates inclusive, or such other period(s) as may be determined by OCBC Securities Private Limited (“OSPL”) in its absolute sole discretion) (the “Promotion Period”).
  2. You are eligible to participate in this Promotion if you fulfil all the following criteria (an “Eligible Customer”):
    - a. you must not be an existing customer of OSPL prior to the start of the promotion.
    - b. you open an individual or joint Basic Trading (cash) Account (the “Account”) with OSPL during the Promotion Period.
    - c. you are not an Employee, Remisier or Account Executives of OSPL or their immediate family members.
  3. Subject to these terms and conditions and provided that the conditions set out in Clauses 2 & 5 are fulfilled, each Eligible Customer is entitled to receive:
    - a. Trade commission (excluding goods & services tax) rebate on trades executed within the first 3 months of when the Account is successfully opened subject to the condition that each Eligible Customer is only entitled to receive a maximum aggregate of not more than S\$100 of trade commission rebate (“Rebate”). Eg. Open account on 31 December 2023, trade by 31 March 2024.
  4. Buy-Ins will not be considered as successful trades.
  5. Limited to first 800 eligible customers, who:
    - a) Open an OSPL Basic Trading (cash) Account between 25 September – 31 December 2023 (both dates inclusive)
    - b) Place a successful trade within 3 months of account opening.
  6. The Rebate that each Eligible Customer receives will be credited into the Customer’s trading account of (if a Customer has more than one (1) trading account) any one of such Customer’s trading accounts as may be selected by OSPL, as its sole and absolute discretion, before 30 April 2024
  7. Customers will be required to pay upfront the full standard commission rate when placing Trades. (For standard rates, please refer to <https://iocbc.com/iwov-resources/sg/ocbc/ospl/PDF/ConsolidatedCommissionCharges.pdf>).
  8. OSPL reserves the right to amend the above dates without prior notice. OSPL shall not be liable to any person for any claims, costs, expenses, loss or damage suffered by any person as a result any changes.
  9. If trades are amalgamated, they will be calculated as one single contract. “Amalgamation” means a consolidation or amalgamation of trades that meet the following conditions:
    - a) Customers must have indicated “YES” for amalgamation on ALL trades;
    - b) the amalgamated trades must be of the same trading day;
    - c) the amalgamated trades must be of the same stock;
    - d) the amalgamated trades must be of the same settlement currency;
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- e) the amalgamated trades must be of the same action (e.g. buy action amalgamates with another buy action or sell action amalgamates with another sell action);
  - f) the amalgamated trades must be of the same payment mode; and
  - g) the amalgamated trades must be performed under the same trading account.
10. The Promotion shall not apply in conjunction with any other privileges or promotions.
  11. Notwithstanding clause 3 above, a Customer will be disqualified from this Promotion if:
    - (a) the Customer's own account(s) with OSPL is/are closed before the Rebate is credited into the Customer's trading account;
    - (b) any of the Customer's accounts with OSPL is reported for delinquency; or
    - (c) the Customer has outstanding contra losses with OSPL which are overdue for more than 21 calendar days.
  12. If any Customer is subsequently discovered to be not entitled or ineligible to participate in the Promotion, OSPL reserves the right to (i) forfeit, withdraw, cancel, terminate, suspend or withhold the Promotion in relation to such Customer at any time, , and/or (ii) where any amount in relation to the Promotion has been awarded to, credited to and/or utilised by such Customer, to reclaim and demand for repayment of any and all of the amount so awarded, credited or utilised, and the Customer shall immediately, upon such demand from OSPL relay any and all portion and amount as demanded by OSPL.
  13. OSPL may, at any time at its absolute discretion, without notice or assigning any reason therefore, (a) change any amount of value of the Rebate under the Promotion or (b) replace or substitute the Promotion with any other form including but not limited to prizes and/or gifts in the value as may be determined by OSPL in its sole discretion. Further, OSPL may also at any time at its 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.
  14. The Promotion is strictly not transferable to any party whatsoever. Further, the Promotion is also not exchangeable for cash, other forms of credit, or otherwise unless otherwise permitted by OSPL in its sole and absolute discretion.
  15. 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, (i) any act or omission relating to any participation by any Customer howsoever caused, and (ii) any error in computing eligibility, any breakdown or malfunction in any computer system or equipment or any notice which is misdirected or lost in the post.
  16. The eligibility of each Customer to participate in the Promotion 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.
  17. 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.
  18. These terms and conditions shall be governed by the laws of Singapore and the Customers and/or any participants in the Promotion irrevocably submit to the non-exclusive jurisdiction of the courts of Singapore.

19. 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 1999 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.
  
20. Without prejudice to these terms and conditions, all customers and participants in this Promotion consent to the collection, use and disclosure of their personal data by OCBC Securities and its related corporations (collectively, "OCBC Group"), their agents, and their authorised service providers in accordance with OCBC Securities' Data Protection Policy available [www.iocbc.com/security-privacy#data-protection-policy](http://www.iocbc.com/security-privacy#data-protection-policy)

**Important Notes**

Trading in capital markets products and borrowing to finance the trading 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 consider carefully and exercise caution in making any trading decision whether or not you have received advice from any financial adviser. No representation or warranty whatsoever (including without limitation any representation or warranty as to accuracy, usefulness, adequacy, timeliness or completeness) in respect of any information (including without limitation any statement, figures, opinion, view or estimate) provided herein is given by OSPL and it should not be relied upon as such. OSPL does not undertake an obligation to update the information or to correct any inaccuracy that may become apparent at a later time. OSPL shall not be responsible for any loss or damage howsoever arising, directly or indirectly, as a result of any person acting on any information provided herein. The information provided herein is intended for general circulation/discussion purposes only and may not be published or circulated in whole or in part without our written consent. All trademarks, registered trademarks, product names and company names or logos mentioned herein are the property of their respective owners, and you agree that you will not do anything to infringe or prejudice those rights. Reference to any products, services, processes or other information, does not constitute or imply endorsement, sponsorship or recommendation thereof by OSPL.