

## Terms and Conditions Governing the Equity and Funds Transfer-in Promotion

V3112024

### Promotion Period

1. The Equity and Funds Transfer-in Promotion 2024 (the “Promotion”) is valid from 01 December 2024 to 31 March 2025 (both dates inclusive), or such other period(s) as may be determined by Oversea-Chinese Banking Corporation Limited (“OCBC Bank”) and OCBC Securities Private Limited (“OSPL”) in their absolute sole discretion (the “Promotion Period”).
2. Employees, Remisiers and Trading Representatives of OSPL are not eligible to participate in this Promotion.

### Table (A): Snapshot of Promotion Mechanics

| <u>Asset Type</u>  | <u>Total Transfer-in Amount</u> | <u>Cash Reward</u> | <u>Bonus Interest</u> | <u>Segment Upgrade</u> |
|--|---------------------------------|--------------------|-----------------------|------------------------|
| Eligible Shares  | Min S\$50K                      | S\$100             | No                    | No                     |
| Eligible Shares only or a combination of Eligible Shares & fresh funds | Min S\$100K                     | S\$200             | Yes                   | No                     |
|  | Min S\$350K                     | S\$800             | Yes                   | Yes                    |
|  | Min S\$1,500K                   | S\$2,000           | Yes                   | Yes                    |

### Eligibility and Promotion Mechanics for Shares Transfer-in (Eligible Shares only)

3. You are eligible to participate in this Promotion if you fulfil the following conditions (“Eligible Customer”):
  - (a) You are the primary account holder of an Eligible Trading Account.
  - (b) You successfully and accurately submit the online registration form available at <http://www.iocbc.com/SharesForm> (“Online Registration Form”).
  - (c) During the Promotion Period, you successfully transfer Eligible Shares into your Eligible Trading Account(s) (“Shares Transfer-in”), with a Shares Transfer-in Amount of at least S\$50,000 (or 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 their and OSPL’s terms and conditions. For the avoidance of doubt, equity assets transferred in within the OCBC Group are not eligible for this Promotion.
  - (d) For this Promotion, only successful Shares Transfer-in within the Funding Period will qualify and count towards the Shares Transfer-in Amount. For example, if your first Shares Transfer-in is successful on 10<sup>th</sup> December 2024, the Funding Period is from 10<sup>th</sup> December 2024 to 31<sup>st</sup> January 2025. All successful Shares Transfer-in from 10<sup>th</sup> December 2024 to 31<sup>st</sup> January 2025 will qualify and count towards the Shares Transfer-in Amount.

Please note there may be a delay between the date you apply for the Shares Transfer-in and the date that the Shares Transfer-in is successful.

- (e) You hold all qualifying Eligible Shares in your Eligible Trading Account(s) until the end of the Holding Period. For example, if your first Shares Transfer-in is successful on 10<sup>th</sup> December 2024, the Holding

Period is from 10<sup>th</sup> December 2024 to 30<sup>st</sup> April 2025. You should hold all qualifying Eligible Shares in your Eligible Trading Account(s) until 30<sup>st</sup> April 2025.

(f) The capitalised terms' definition is set out below:

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

"Eligible Shares" means securities, exchange-traded funds and real estate investment trusts listed in Singapore, United States or Hong Kong, and excludes shares which were held with OSPL or any member of the OCBC Group prior to the Promotion Period.

"Shares Transfer-in Amount" means the aggregate value of the Eligible Shares which are the subject of the Shares Transfer-in. The value of the Eligible Shares is determined at the time they are successfully transferred into the Eligible Trading Account.

"Funding Period" means the period from the date that the first Shares Transfer-in is successful till the end of the next calendar month of the date of Shares Transfer-in.

"Holding Period" means the period from the date that the first Shares Transfer-in is successful till the end of the 4<sup>th</sup> calendar month of the date of Shares Transfer-in.

4. An Eligible Customer who fulfils the condition in paragraph 3 above will be entitled to a cash reward as shown in Table (A) above.

#### **Funds Transfer-in (Optional)**

5. Subject to Table (A), you may receive a higher cash reward if you fulfil the conditions in paragraph 5 below:

- (a) During the Promotion Period, you successfully place Eligible Funds into your Eligible Product(s) ("Funds Transfer-in"), with any Funds Transfer-in Amount.

"Eligible Funds" means funds in the form of non-OCBC Bank issued cheques/ cashier's orders/ demand drafts, funds that are not transferred from any existing OCBC Bank accounts, and funds that are not withdrawn and re-deposited with OCBC Bank during the Promotion Period.

"Funds Transfer-in Amount" means the aggregate value of the Eligible Funds which are the subject of the Funds Transfer-in. The value of the Eligible Funds is determined at the time they are successfully transferred into the Eligible Product(s).

"Eligible Product" refers to (a) current or savings account(s); (b) Foreign Currency time deposit(s); or (c) investment products offered by OCBC Bank (subject to OCBC Bank's assessment of product suitability for the Eligible Client) held by the Eligible Client as the primary account holder, and excludes all Singapore Dollar time deposits and deposits or investments made pursuant to any other OCBC promotions or where any other promotional rates or offers were already availed in relation to such deposit or investment, or deposits or investments specified by OCBC Bank.

- (b) For this Promotion, only successful Funds Transfer-in within the Funding Period will count towards the Funds Transfer-in Amount. For example, if your first Shares Transfer-in is successful on 10<sup>th</sup> December 2024, the Funding Period is from 10<sup>th</sup> December 2024 to 31<sup>st</sup> January 2025. All successful Funds Transfer-in from 10<sup>th</sup> December 2024 to 31<sup>st</sup> January 2025 will qualify and count towards the Funds Transfer-in Amount. Please note there may be a delay between the date you apply for the Funds Transfer-in and the date that the Funds Transfer-in is successful.

- (c) You hold all qualifying Eligible Funds into your Eligible Product(s) until the end of the Holding Period.

If you fulfil the conditions in paragraphs 3 and 5 above, you are entitled to receive Cash Reward corresponding to the Total Transfer-in Amount, as set out in Table (A) above.

“Total Transfer-in Amount” means the aggregate of the Shares Transfer-in Amount and Funds Transfer-in Amount.

**Illustration (i)**

Shares Transfer-in Amount = S\$ 50,000  
 Funds Transfer-in Amount = S\$ 0

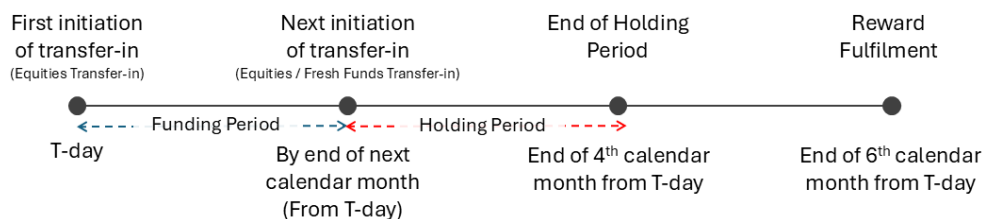
Total Transfer-in Amount = S\$50,000  
 Total eligible Cash Rewards set out in Table (A) = S\$100

**Illustration (ii)**

Shares Transfer-in Amount = S\$ 50,000  
 Funds Transfer-in Amount = S\$ 60,000

Total Transfer-in Amount = S\$110,000  
 Total eligible Cash Rewards set out in Table (A) = S\$200

6. Each Eligible Customer is entitled to a maximum of 1 Cash Reward for the entire Promotion. For example, an Eligible Customer with a Total Transfer-in Amount of S\$150,000 is entitled to receive a one-time Cash Reward of S\$200 for the entire Promotion.
7. An Eligible Customer will receive the Cash Reward by the end of the second month after the end of the Holding Period. For example, if the Holding Period ends on 30<sup>st</sup> April 2025, the Eligible Customer will receive the Cash Reward by the end of June 2025. The timeline is further explained below.



8. Where an Eligible Customer qualifies for the Cash Reward, the Cash Reward will be deposited into one of the Eligible Trading Account(s) in respect of which the qualifying Shares Transfer-in or Funds Transfer-in was made, at the absolute discretion of OCBC Bank and OSPL. OCBC Bank and OSPL reserve the right to credit / award the relevant Cash Reward to such Eligible Customer by any other means as it deems fit.

**Upgrade into OCBC Premier/Premier Private Client**

9. If the Total Transfer-in Amount under this Promotion is at least S\$350,000 or S\$1,500,000, subject to applicable terms and conditions, the Eligible Customer qualifies to become an OCBC Premier or OCBC Premier Private Client (“PPC”) respectively.

**Funds Transfer-in (for Bonus Interest)**

10. You may receive a Bonus Interest subject to the conditions below:
- (a) You are the primary account holder of an Eligible Funds Account.  
  
“Eligible Funds Account” means an individual (personal) OCBC Passbook Savings Account, Statement Savings Account, SmartParent Account, SmartSavings Account, MoneyMax Account or Easisave Account or any account deemed eligible by OCBC Bank.
  - (b) During the Promotion Period, you successfully deposit at least S\$80,000 Eligible Funds into your Eligible Funds Account(s) within 7 working days of successful submission of the Online Registration Form.
  - (c) Eligible Funds must be incremental to the Eligible Funds Account’s deposit balances between the day end balance on the last day of the preceding month and the day end balance of the date of the Eligible Funds were deposited. This difference must be maintained until the last day of the month that the Eligible Funds were deposited.
  - (d) You hold all qualifying Eligible Funds in your Eligible Funds Account(s) for a period of 88 days from the date they are successfully deposited.
  - (e) You agree that if you withdraw qualifying Eligible Funds from your Eligible Funds Account(s) during the 88 days period, you will withdraw them in full. Partial withdrawal of withheld funds is not allowed. The request can be made by submitting a withdrawal form online or visiting any OCBC Bank branch during operating hours. If the amount requested is less than S\$80,000, the withdrawal will be deemed unsuccessful and will not be processed. In the event that the Eligible Customer withdraws the Eligible Funds from the promotion in full by submitting a withdrawal form online or visiting any OCBC Bank branch during operating hours, OCBC Bank will not award any Bonus Interest to you.

**Bonus Interest**

11. Only customers who fulfill the conditions in paragraphs 3 and 10 above, and are successful in registration for the Promotion, with Eligible Funds successfully withheld in the Eligible Funds Account for the relevant Earmark Period will be entitled to the Bonus Interest, as set out in Table (B) below.

“Bonus interest” refers to additional interest rate, on top of the prevailing base interest rate. For this Promotion, the aggregate Bonus Interest received by all Eligible Customers is limited to a maximum of S\$2,000,000. Bonus Interest will be computed from the date of deposit of the qualifying Eligible Funds.

**Table (B)**

| Currency | Eligible Funds Amount | Bonus Interest (p.a.) | Base Interest (p.a.) | Earmark Period (Days) |
|----------|-----------------------|-----------------------|----------------------|-----------------------|
| SGD      | At least S\$80,000    | 2.55%                 | 0.05%                | 88                    |

12. You are entitled to a maximum of 1 Bonus Interest for the entire Promotion. For example, you made a Funds Transfer-in Amount of S\$80,000, and will be entitled to receive a one-time Bonus Interest of 2.55% for the entire Promotion.
13. An Eligible Customer will receive the Bonus Interest based on the following:

| Date of Funds Transfer-in | Bonus Interest Credited by |
|---------------------------|----------------------------|
| January 2025              | 31 May 2025                |
| February 2025             | 30 Jun 2025                |

14. Where an Eligible Customer qualifies for the Bonus Interest, the Bonus Interest amount shall be credited into one of the Eligible Funds Account(s) in respect of which the qualifying Funds Transfer-in was made, at the absolute discretion of OCBC Bank. OCBC Bank reserves the right to credit / award the relevant Bonus Interest to such Eligible Customer by any other means as it deems fit.
15. In the event that an Eligible Customer who received the Bonus Interest had withdrawn the deposited Eligible Funds – whether in whole or in part – from the Eligible Funds Account before 88 days from the date they are successfully deposited, OCBC Bank shall have the right to debit the value of the Bonus Interest, plus any goods and services tax or such other amount as it deems fit, from the account(s) of the customer.
16. The eligibility of a customer to receive the Bonus Interest shall be determined at the absolute discretion of OCBC Bank.
17. If any customer is subsequently discovered to be not entitled or ineligible to participate in the Promotion or to receive the Bonus Interest, OCBC Bank reserves the right to (i) forfeit or withdraw the Bonus Interest at any time or (ii) (where the Bonus Interest has been credited) reclaim the Bonus Interest or request the relevant customer to repay to or compensate OCBC Bank the value of the Bonus Interest at any time, and OCBC Bank shall have the right to debit the value of the Bonus Interest plus any goods and services tax or such other amount as it deems fit from the account(s) of the customer. No person shall be entitled to any payment or compensation from OCBC Bank should any Bonus Interest be forfeited or withdrawn or if any Bonus Interest is reclaimed by OCBC Bank or a customer is asked to repay to or compensate OCBC Bank the value of the Bonus Interest for whatsoever reasons.

#### **Participation in other Welcome Rewards**

18. Eligible Customers who participate in this Promotion will not be eligible to take part in the OCBC Welcome Reward promotion set out in the terms and conditions governing the [OCBC Premier Banking Welcome Reward Programme](#) and [OCBC Premier Private Client Welcome Programme](#) for a period of 2 months from date that the Shares Transfer-in is successful.
19. Eligible Customers who participated in OCBC Premier Banking Welcome Reward Programme or OCBC Premier Private Client Welcome Programme will not be eligible to participate in this Promotion for a period of 2 months from such participation.
20. For Customers who participate in the Funds Transfer-in (For Bonus Interest) campaign, The Terms and Conditions Governing the Equities and Funds transfer in programme are to be read in conjunction with the Terms and Conditions Governing the OCBC Personal Banking SGD Top Up Campaign 2024.

#### **Fees and Charges**

21. There is no transfer in fees, sub-account maintenance fees and corporate action handling fees for Eligible Trading Accounts for the Eligible Shares custodised with OSPL in Singapore market only. For foreign shares transfer-in, there will be no charge(s) incurred from OSPL. Any charges for foreign shares transfer-in will be subjected to the existing custodian(s).

| 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

22. All Shares Transfer-in, Funds Transfer-in, Eligible Trading Accounts, Eligible Funds Accounts and any other promotions are subject to all applicable governing terms and conditions.
23. OSPL and OCBC Bank shall have the right to disqualify an Eligible Customer from the Promotion in the following situations:
- (a) His/her account(s) opened with OSPL or OCBC Bank is closed before the Rewards is given;
  - (b) Any of his/her accounts with OSPL or OCBC Bank is reported for delinquency; or
  - (c) He/she has outstanding contra losses with OSPL which are overdue for more than 21 calendar days.
24. The Online Equities Account, and all investments, trades and/or transactions (collectively, "Transactions") made thereunder via OCBC digital 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 Digital 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 Digital app.
25. If any Eligible Customer is subsequently discovered to be not entitled or to be ineligible to participate in the Promotion, OCBC Bank and OSPL reserve the right to (i) forfeit, withdraw or withhold the relevant Cash Reward or Bonus Interest ("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 OCBC Bank or OSPL should any Reward be forfeited, withdrawn, withheld or if any Reward is reclaimed by OCBC Bank or OSPL or an Eligible Customer is asked to repay to or compensate OCBC Bank or OSPL the relevant Reward for whatsoever reasons.
26. OSPL and OCBC Bank 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 and OCBC Bank 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 and OCBC Bank 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.
27. 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 and OCBC Bank in its sole and absolute discretion.
28. OSPL and OCBC Bank 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.

29. 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 and OCBC Bank. The decision of OSPL and OCBC Bank on all matters relating to the Promotion shall be final and no correspondence or queries will be entertained.
30. 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.
31. 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.
32. 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.
33. Without prejudice to these terms and conditions, all participants in the Promotion expressly and irrevocably permit and authorise OSPL and OCBC Bank to disclose, reveal and divulge information regarding their particulars to the parties involved in organising, promoting and conducting the Promotion.
34. 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 OCBC Bank, 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 and OCBC's Data Protection Policies, accessible via:

OCBC: OCBC Website > Personal Banking > Policies

OSPL: iOCBC Website > Security, Privacy, Policies > 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.