

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

V29042025

Promotion Period

1. The Equity and Funds Transfer-in Promotion 2025 (the “Promotion”) is valid from 1 April 2025 to 31 May 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”).

Table (A): Snapshot of Promotion Mechanics

<u>Asset Type</u>	<u>Total Transfer-in Amount</u>	<u>Cash Reward</u>	<u>Eligible for Segment Upgrade</u>
Eligible Shares	Min S\$50K	S\$100	No
Eligible Shares only <u>or</u>	Min S\$100K	S\$200	No
For existing OCBC Bank customers: a combination of Eligible Shares & Fresh Funds	Min S\$350K	S\$800	Yes
	Min S\$1,500K	S\$2,000	Yes

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

2. 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 theirs 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) You do not have any equity assets transferred out of OSPL from 1 September 2024.
 - (e) 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 April 2025, the Funding Period is from 10 April 2025 to 31 May 2025. All successful Shares Transfer-ins from 10 April 2025 to 31 May 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.

- (f) 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 April 2025, the Holding Period is from 1 June 2025 to 31 August 2025. You should hold all qualifying Eligible Shares in your Eligible Trading Account(s) until 31 August 2025.

(g) The capitalised terms' definitions are 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 of three calendar months beginning from the day after the Funding Period ends when all the Eligible Shares have been successfully transferred-in until the end of the third calendar month from that day.

3. An Eligible Customer who fulfils the conditions in paragraph 2 above will be entitled to a cash reward as shown in Table (A) above. Each Eligible Customer is entitled to a maximum of 1 set of Cash Reward set out in Table (A) regardless of the number of Eligible Trading Accounts he/she has transferred in to.

Funds Transfer-in (Optional for Existing OCBC Bank Customers)

4. 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 April 2025, the Funding Period is from 10 April 2025 to 31 May 2025. All successful Funds Transfer-ins from 10 April 2025 to 31 May 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)

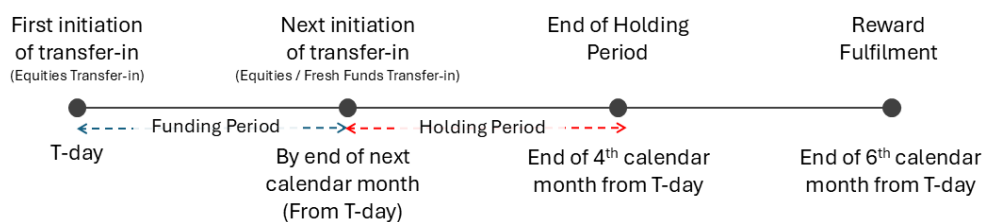
Shares Transfer-in Amount = S\$ 60,000

Funds Transfer-in Amount = S\$ 40,000

Total Transfer-in Amount = S\$100,000

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

5. 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.
6. 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 31 August 2025, the Eligible Customer will receive the Cash Reward by the end of October 2025. The timeline is further explained below.



7. 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 was made, at the absolute discretion of OSPL. OSPL reserves 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

8. If the Shares 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.

Participation in other Welcome Rewards

9. 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.
10. 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.

Fees and Charges

11. 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 the Singapore market only. For foreign shares transfer-ins, there will be no charge(s) incurred from OSPL. Any charges for foreign shares transfer-ins will be subject 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

12. All Shares Transfer-in, Funds Transfer-in, Eligible Trading Accounts and any other promotions are subject to all applicable governing terms and conditions.
13. 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 Reward 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.
14. 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 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.
15. 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 ("[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.

16. 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.
17. 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.
18. 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.
19. 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.
20. 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.
21. 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.
22. 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.
23. 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.
24. 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.