

Terms and Conditions Governing the 2023 OCBC VOYAGE X OCBC Securities Account Opening Promotion

Definitions

1. The following definitions apply in these Terms and Conditions:

A) "Eligible Card" refers to any of these OCBC Credit Cards below

OCBC VOYAGE Card
OCBC Premier VOYAGE Card
OCBC Premier Private Client VOYAGE Card
Bank Of Singapore VOYAGE Card

B) "Promotion" refers to the 2023 OCBC VOYAGE X OCBC Securities Account Opening Promotion

C) "Promotion Period" refers to the period starting from **1 February 2023 to 30 June 2023** (both dates inclusive)

D) "Qualifying Period" refers to the period starting from Trading Account opening date to the end of that calendar month ("First Month") and, three full calendar months following First Month. Example: if Trading Account opening date is 25 February 2023, the Qualifying Period will be from 25 February 2023 to 31 May 2023 (both dates inclusive).

E) "Qualifying Trades" refers to 3 successful trades settled within the Qualifying Period, excluding buy-ins, CPF or SRS trades

F) "Welcome Gift" refers to 1,000 VOYAGE Miles

G) "Trading Gift" refers to 15,000 VOYAGE Miles

Promotion Period

2. This 2023 OCBC VOYAGE X OSPL New Customers Promotion (the "Promotion") shall run from 1 February 2023 to 30 June 2023 (both dates inclusive), or such other period(s) as may be determined by Oversea-Chinese Banking Corporation Limited ("OCBC Bank") and/or OCBC Securities Private Limited ("OSPL") at its absolute discretion (the "Promotion Period").

Eligibility

3. You will qualify for the Promotion ("Eligible Customer") if:

- i. you currently hold any Eligible Cards as a principal cardmember during the Promotion Period;
- ii. your Card account is active and in good standing with OCBC Bank during the Promotion Period;
- iii. you received an electronic direct mail ("eDM") inviting you to participate in this Promotion; and
- iv. you do not have any accounts with OSPL prior to the start of the Promotion Period

Promotion Mechanics

4. Subject to these terms and conditions, Eligible Customers will receive:
 - a. 1,000 VOYAGE Miles (“Welcome Gift”) for successfully opening a new OSPL Basic Trading Account (“Trading Account”) from 1 February 2023 to 30 June 2023 (“Application Period”).
 - b. Additional 15,000 VOYAGE Miles (“Trading Gift”) for completing the 3 Qualifying Trades within the Qualifying Period.
 - i. For example:

If a customer has opened his/her new Trading Account anytime in March 2023, the Qualifying Trades must be executed by 30 June 2023.
5. The Welcome Gift will be credited by the end of the following calendar month after the Trading Account has been successfully opened.
6. The Trading Gift will be credited by the end of the following calendar month after the Eligible Trades have been completed.
7. Eligible Customers who are entitled to receive the Welcome Gift and/or Trading Gift (“Gifts”) will be notified after the Promotion has ended.
8. The Gifts are strictly not transferable to any party whatsoever, unless otherwise permitted by OCBC Bank and OSPL in its sole and absolute discretion.
9. A customer will be disqualified from this promotion if:
 - a. The Eligible Customer’s OCBC VOYAGE Credit Card Account (the “VOYAGE Account”) and/or Trading Account (“Accounts”) is/are closed before fulfilment of the Promotional Gift;
 - b. Any of the Eligible Customer’s Accounts with OCBC Bank or OSPL is/are reported for delinquency; or
 - c. The Eligible Customer has outstanding contra losses on their Trading Account which are overdue for more than 21 calendar days.
10. OCBC Bank reserves the right to deduct from the Eligible Customer’s VOYAGE Account the equivalent value of the Gifts if the Eligible Customer closes his/her Accounts during, or within six (6) months from the end of, the Promotion Period. Further, if any Eligible Customer is subsequently discovered to be ineligible to participate in the Promotion or to receive the Gifts (which eligibility shall be determined at the discretion of OCBC Bank and/or OSPL), OCBC Bank reserves the right to (i) forfeit or withdraw the Gifts at any time; or (ii) (where the Gifts has been redeemed) claw-back the Gifts or request the relevant customer to repay to or compensate OCBC Bank the value of the Gift at any time, and OCBC Bank shall have the right to debit the value of the Gifts 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 Gifts be forfeited or withdrawn, if any Gifts are reclaimed by OCBC Bank, or if a customer is asked to repay to or compensate OCBC Bank the value of the Gifts for whatsoever reasons.
11. OCBC Bank reserves the right to substitute or replace the Gifts with any item of similar value at its sole discretion without notice to any person.

12. Terms and Conditions of the Gifts will apply, and full details will be included in the redemption notice.

General

13. The eligibility of any Eligible Customer to participate in the Promotion and/or to receive any Gift shall be determined at the absolute discretion of OCBC Bank and/or OSPL.
14. OCBC Bank and/or OSPL reserves the right at its absolute discretion to terminate the Promotion or vary, delete or add to any of these terms and conditions at any time without notice including without limitation, the eligibility of any cardholder and the dates of the Promotion.
15. OCBC Bank and OSPL shall not be responsible for the quality, merchantability or fitness for any purpose or any other aspect of the Promotion, or any product and/or service relating to the Promotion. Notwithstanding anything herein, OCBC Bank and OSPL shall not at any time be responsible or held liable for any defect or malfunction in any product or the deficiency in any service provided, and/or any loss, injury, damage or harm suffered or incurred by or in connection with the Promotion, and/or the use of any product and/or service relating to the Promotion, by any person.
16. OCBC Bank and OSPL's decisions on all matters relating to the Promotion shall be final and binding on all participants. No correspondence or appeal shall be entertained by OCBC Bank and/or OSPL. 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.
17. OCBC Bank and OSPL shall not be responsible for any loss or damage to any person in connection with the Promotion howsoever arising, including any error in computing chances, any breakdown or malfunction in any computer system or equipment, or any notice which is misdirected or lost in the post or in transmission.
18. These terms and conditions shall be governed by the laws of Singapore and each participant in the Promotion irrevocably submits to the non-exclusive jurisdiction of the courts of Singapore. 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.

Important notes

19. 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.