OCBC Securities
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Singapore 049479

Terms and Conditions Governing the Shares Transfer-In Promotion (September 2026 to February 2027)

V19082026

<u>Promotion Period</u>

1. The Shares Transfer-In Promotion 2H2026 (the "**Promotion**") is valid from 14 September 2026 to 28 February 2027 (both dates inclusive), or any other period as may be determined by OCBC Securities Private Limited ("**OSPL**") in its sole and absolute discretion (the "**Promotion Period**").

<u>Eligibility</u>

"**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 did not have any individual or joint account with OSPL prior to this;

   (b) You have agreed to lend your shares by submitting the On-Lend Consent under your Shares Borrowing and Lending Account, digitally via iOCBC online trading platform or iOCBC Mobile Trading App before the end of your Holding Period.

   (c) You successfully transfer in Eligible Shares digitally via iOCBC trading platforms, 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.

"**Funding Period**" means the period ending on the last day of the next calendar month following 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 18 September 2026, the Funding Period will end on 31 October 2026 i.e. September is the first calendar month, and October is the second calendar month.

"**Holding Period**" means the Funding Period plus the **three (3) subsequent calendar months** from the end of the Funding Period, during which Eligible Shares must be held with and not be withdrawn from OSPL. For the avoidance of doubt, customers are allowed to partially or fully sell off Eligible Shares that were transferred into OSPL but may not transfer them out of OSPL during the Holding Period. For example, if the first transfer-in is made on 18 September 2026, the Holding Period will run until 31 January 2027.

<u>Eligible Shares (Mandatory)</u>

"**Eligible Shares**" means securities, Exchange-Traded Funds (ETFs) and Real Estate Investment Trusts (REITs) listed in Singapore, the United States or Hong Kong excluding:

- Shares that were held with OSPL or any member of the OCBC Group prior to the Promotion Period.

OCBC Securities Private Limited
Co. Reg. No.: 196600262R GST Reg. No.: M200075927

3. During the Promotion Period, you must 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 the 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 their respective terms and conditions and those of OSPL.

   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 market value on the respective successful transfer-in date(s) during the Funding Period.

   (a) You must not have had any shares transferred out of OSPL from 1 March 2025 to 13 September 2026.

   (b) For this Promotion, only successful Shares Transfer-in(s) within the Funding Period will qualify and count towards the Eligible Shares. For example, if your first Shares Transfer-in is successful on 18 September 2026, the Funding Period is from 18 September 2026 to 31 October 2026. All successful Shares Transfer-ins during this Funding Period will qualify and count towards the aggregate value of Eligible Shares.

   Please note that there may be administrative processing time between the date you initiate your application for the Shares Transfer-in and the date that the Shares Transfer-in is successfully completed.

   (c) You must hold all qualifying Eligible Shares Transfer-ins in your Eligible Trading Account(s) until the end of the Holding Period. For example, if your first Shares Transfer-in is successful on 18 September 2026, the Holding Period runs from 1 November 2026 to 31 January 2027. You must hold all qualifying Eligible Shares in your Eligible Trading Account(s) until 31 January 2027.

Eligible Shares Lending (Mandatory)

4. You successfully sign up for a Share Borrowing and Lending account and opt in to participate in the share lending programme during your Funding Period via iOCBC trading platforms or, manually via paper application.

   (For more information on the Shares Lending programme, please refer to the page on iOCBC website.)

By opting in, Eligible Customer acknowledges and agrees that all Eligible Shares for lending custodised with OCBC Securities will be made available for lending by OCBC Securities under the Shares Lending Programme. The Eligible Customer will continue to be entitled to applicable corporate actions, such as dividends and bonus issuance. Eligible Customer may sell shares that have been lent out under the Shares Lending programme. For more information, please refer to iOCBC website.

***Note:** The lending of securities is not guaranteed, and the lending fee may vary depending on market conditions. OCBC Securities will only borrow your securities based on prevailing market demand, and there may be instances where some or all of your securities are not lent out.

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

5. "**Rewards**" refer to the Cash Rewards corresponding to the Eligible Shares Transfer-in as of the end of the Funding Period, and where applicable, the Eligible Interest Rate Benefit credited to the Eligible Customer's individual Basic Cash Trading Account. The Cash Rewards and Eligible Interest Rate Benefit shall be awarded in accordance with the applicable reward tier set out below and subject to these Terms and Conditions.

		Eligible Customer
Group A to C: Eligible Shares Transfer-in & Eligible Shares Lending		**Cash Rewards**
(A)	**≥ S$2,000,000**	S$1,800
(B)	**S$350,000 to S$1,999,999**	S$800
(C)	**S$50,000 to S$349,999**	S$200

"**Investment 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.

"**Eligible Interest Rate**" will be applied to the Investment funds (excluding Eligible Shares) in the Basic Cash Trading Account of an Eligible Customer at the end of the Funding Period until 31 December 2027. The Eligible Interest Rate is the interest rate of 1% per annum (p.a.) for your Investment Funds in USD and HKD, and the prevailing interest rate of 0.05% p.a. for Investment Funds in SGD.

6. Upon completing the Eligible Shares criteria set out in Paragraph 3 and 4, 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 Investment Funds. The Eligible Interest Rate will be applied to the Investment Funds in your Basic Cash Trading Account once the Funding Period ends, until 31 December 2027.

For the avoidance of doubt, 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 2027. The Eligible Interest Rate Benefit 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 Fulfilment

7. Each Eligible Customer is entitled to a maximum of 1 Cash Reward for the entire Promotion.

8. Eligible Customers will receive their Cash Rewards by the end of the second month after the holding period ends. For example, if the Holding Period ends on 31 December 2026, the Eligible Customer will receive their Cash Rewards by the end of February 2027. Where an Eligible Customer qualifies for the Rewards, the Rewards will be credited into any of their Eligible 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.

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.

OCBC Securities Private Limited
Co. Reg. No.: 196600262R GST Reg. No.: M200075927

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 and Eligible Shares Lending and Eligible Trading Account and any other promotion criteria are subject to all applicable governing terms and conditions.

11. 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 Rewards are given; or
    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.

12. The Online Equities Account, and all investments, trades and/or transactions (collectively, "Transactions") made thereunder via the OCBC app is 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 the 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 thereunder via the OCBC app.

13. 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.

14. 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 any of the aforementioned.

OCBC Securities Private Limited
Co. Reg. No.: 196600262R GST Reg. No.: M200075927

15. 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.

16. 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.

17. The eligibility of each customer to participate in the Promotion and/or to receive the Rewards 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.

18. 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.

19. 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.

20. 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.

21. 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.

22. 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.

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.

It is important that you fully understand the risks involved in enabling OCBC Securities Private Limited ("OSPL") to borrow, on-lend or deliver your securities for OSPL's discharge of OSPL's delivery obligations of such securities to third parties. These risks include the following:(a) the borrowing and on-lending of your securities will be on a title transfer basis, which will necessarily mean that you will lose your ownership rights (including voting rights) and title to the same. In its place, you shall only have a right to request for the return of equivalent securities from OSPL; (b) where OSPL may, where relevant, have contractually agreed to use its reasonable endeavours to arrange for any voting rights to be exercised in accordance with your instructions, there is no

OCBC Securities Private Limited
Co. Reg. No.: 196600262R GST Reg. No.: M200075927

assurance that such rights will be exercised as you wish, given that you are not entitled to personally exercise any voting rights attached to the securities lent to OSPL during the period of the loan. Therefore, where a significant corporate action or vote occurs while the securities are on loan, you may be unable to personally vote in accordance with your desired outcome or participate in the vote. Where you request for the return of the securities to you for voting, there is a risk that the securities may not be returned in time for you to exercise any voting rights; (c) your claim for the return of equivalent securities is a contractual claim against OSPL. OSPL will provide collateral to secure the obligation to return equivalent securities. Such collateral may be held by OSPL (itself or through any sub-custodian) and may be commingled together with other clients of OSPL on an aggregated and/or omnibus basis, but your interest in such collateral may not be identifiable by separate certificates or other documents or records; (d) there is a risk that any return of equivalent securities by OSPL may not occur on time for various reasons including due to settlement failures, operational errors, or disruptions in market infrastructure. OSPL may also have the right, in certain circumstances such as in an event of your insolvency, to convert the obligation to return equivalent securities to pay you the aggregate market value of the same; and (e) insofar as you will receive manufactured dividends, you may be required to treat the entire amount as income for tax purposes.

The information provided herein does not take into consideration your investment objectives, financial situation, and particular needs. Any reference to a company, financial product or asset class is used for illustrative purposes only. Where any graph, chart, formula or device is included, there may be limitations and difficulties in respect of its use. Where any historical information is included, past performance is not necessarily indicative of future performance. OCBC Securities Private Limited ("OCBC Securities") makes no representations or warranties (including as to the accuracy, timeliness or adequacy) in respect of any information provided herein, or in your personalised AI watchlist (generated based on demographic data and your trading history with OSPL), and it should not be relied upon as such. Such information should not be construed as personal trading recommendations or financial advisory in any manner from OCBC Securities. OCBC Securities does not undertake any obligation to update the information or to correct any inaccuracy that may become apparent at a later time. OCBC Securities 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.

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