

## RAF10 PROMOTION - FREQUENTLY ASKED QUESTIONS

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### 1) WHAT IS THE PROMOTION ALL ABOUT?

From 1 March 2010 to 30 November 2010 (“Promotion Period”), for each friend that you refer to OCBC Securities Private Limited (“OSPL”), you will get 1 CapitaVoucher worth S\$10. The Terms and Conditions Governing the Refer-a-Friend 10 promotion (Ref. Code: RAF10) apply.

If you refer 3 or more friends within the same calendar month, you get another voucher (worth S\$10) on top of what you are qualified.

i.e.:

No. of referrals for the same calendar month	No. of vouchers you will be entitled to
2	2
3	3 + <u>1</u>
6	6 + <u>1</u>

For example: If 1 referral is made on 28 March 2010 and 2 referrals are made in the first week of April 2010, you will not be eligible to the additional voucher. To qualify for the additional voucher, you must make all 3 successful referrals in the same calendar month, i.e. either March 2010 or April 2010.

New customers who were referred to OSPL will also qualify for a rebate if they accumulate at least S\$1088 in commission in their new accounts opened at the 1<sup>st</sup> instance and tagged under RAF10 by 31 December 2010. For new accounts opened subsequent to the 1<sup>st</sup> instance, it will not be tagged under RAF10 promotion and commission incurred in such accounts will not be taken into account for purpose of the rebate. The rebate will be credited at any time in January 2011. Each new customer shall be entitled to receive the rebate on **one-time basis only** under this promotion (regardless of how many accounts he/she opens). Terms and Conditions governing the Trade Commission Rebate Promotion apply. i.e.:

Qualifying trade commission amount generated by end December 2010	Rebate (the “Rebate”) new customers can get after the promotion period
S\$1088 to less than S\$5,888	S\$188
S\$5888 to less than S\$10,888	S\$288
S\$10,888 or more	S\$388

### 2) WHEN IS THE PROMOTION PERIOD?

Eligible period for you to refer your friends

: 1 March 2010 to 30 November 2010.

Eligible period for new customers to accumulate at least S\$1088 in commission

: Date their account is successfully opened and linked to CDP to 31 December 2010.

**3) HOW CAN I QUALIFY FOR THE REFER-A-FRIEND 10 “RAF10” PROMOTION?**

To qualify for the RAF10 promotion, you need to refer friends to open new trading accounts with us. (NOTE: To take part in this promotion, you must be an existing OSPL customer and your friends are not existing OSPL customers. You will not be considered as having referred a friend if you submit your account application form together with your friends at the same time.) From 1 March 2010 to 30 November 2010, each friend that you refer to OSPL will entitle you to 1 CapitaVoucher worth S\$10 to be given in the following month after the account is successfully opened and linked to CDP<sup>1</sup>. While you can refer corporate accounts to qualify for the CapitaVoucher, the corporate customers will not be entitled to the rebates. If you refer 3 or more accounts in the same month, you will get an additional voucher worth S\$10.

**4) HOW WILL I BE NOTIFIED ON THE VOUCHERS?**

After the new accounts are successfully opened and linked to CDP, a redemption letter will be sent to your mailing address recorded with OSPL in the following month, indicating the number of CapitaVouchers awarded. You will need to present the redemption letter to collect the vouchers at OSPL (from OSPL customer service lobby at 18 Church Street, Level 1) within 3 months from the date of the redemption letter.

**5) HOW DO YOU DEFINE NEW TRADING ACCOUNTS FOR THIS RAF10 PROMOTION?**

For purpose of the RAF10 promotion, new trading accounts are defined as :-

- a) Accounts (joint or otherwise) opened by individuals;
- b) The accountholders are not existing customers of OSPL at the opening of the new account; and
- c) The new trading account is open with OSPL during the Promotion Period.

**6) WHAT DO THE NEWLY REFERRED ACCOUNTS NEED TO INDICATE ON THEIR APPLICATION FORMS?**

The tag code of "RAF10" AND your OCBC Securities trading account number must be clearly indicated at the top right hand corner of the account opening forms. Missing or incomplete submissions will not be included or considered in or for this promotion.

**7) DO YOU SPECIFY THE TYPE OF ACCOUNTS TO BE OPENED BY THE FRIEND REFERRED BY ME?**

Most trading accounts except for corporate accounts are eligible accounts in this promotion. The vouchers are given based on new customers who successfully open account with OSPL, not existing customer who opens new accounts. (Refer to Question 9).

**8) I AM VERY BUSY AND WILL NOT BE ABLE TO SELF-COLLECT THE VOUCHERS. CAN YOU MAIL THE VOUCHERS TO ME?**

We do not send vouchers via mail as it is cash equivalent, and may get lost in the mailing process. You can complete the authorization form attached to the redemption letter authorizing another person to collect the vouchers on your behalf. The third party will need to bring along his/her identification card for verification purpose.

<sup>1</sup>

Account opened with successful CDP linkage dates (i.e. as indicated on the notification letter)	Starting Month of Voucher redemption upon receiving redemption letter
01 - 31 March 2010	April 2010
01 - 30 April 2010	May 2010
01 - 31 May 2010	June 2010
01 - 30 June 2010	July 2010
01 - 31 July 2010	August 2010
01 - 31 August 2010	September 2010
01 - 30 September 2010	October 2010
01 - 31 October 2010	November 2010
01 - 30 November 2010	December 2010

**9) IF I REFER 1 FRIEND, WHO OPENS 2 ACCOUNTS AT THE SAME TIME AND TRADED IN BOTH ACCOUNTS, WITH GENERATED COMMISSION OF S\$2000 IN EACH ACCOUNT BY 30 NOVEMBER 2010, WHAT ARE WE ENTITLED TO?**

You will be entitled to 1 CapitaVoucher for every friend successfully referred by you (vouchers are awarded based on the number of new customers referred, not number of new accounts opened), worth S\$10.

The newly referred account holder is entitled to a one-time S\$188 rebate which will be credited into one of his accounts at any time in January 2011. This is because his entitlement to the one-time rebate is based on the aggregate commission amount accumulated in his 2 accounts, namely S\$4000 rather than the separate \$2,000 commission accumulated in each account. Since the total commission in his 2 accounts is less than the S\$5888, the new customer is entitled to a one-time \$188 rebate only.

If the new customer accumulates a further S\$1888 commission in total in one or both of his accounts before 31 December 2010 (which brings the total commission accumulated to S\$5888, he will be entitled to the next tier of rebate amount, namely S\$288. Please refer to the Terms and Conditions governing the Trade Commission Rebate Promotion for more details.

**10) WHAT TYPE OF TRADES WILL NOT BE CONSIDERED FOR THE REBATE?**

Commission incurred for trades executed via CPF and SRS accounts and Buy-Ins as well as GST incurred per trade will not be considered for purpose of this promotion.

**11) HOW WILL THE REBATES BE REDEEMED?**

Customers do not need to do manual redemption of the rebates. The rebate will be credited by OSPL into any (unless otherwise specified) trading account of the new customer at any time in January 2011.