

RAF09 PROMOTION - FREQUENTLY ASKED QUESTIONS

1) WHAT IS THE PROMOTION ALL ABOUT?

From 1 March 2009 to 30 November 2009, for each friend that you refer to OCBC Securities, you will get 1 movie voucher worth S\$10 (can be used on weekends). The General Terms and Conditions Governing the Refer-a-Friend promotion (Ref. Code: RAF09) apply.

New Account holders who were referred to OSPL will also qualify for a S\$188 rebate if they accumulate at least S\$888 in brokerage by 31 December 2009. Terms and Conditions governing the S\$188 Trade Commission Rebate Promotion apply.

2) WHEN IS THE PROMOTION PERIOD?

Eligible period for you to refer your friends
: 1 March 2009 to 30 November 2009.

Eligible period for new customers to accumulate at least S\$888 in brokerage
: Date their account is successfully opened and linked to CDP to 31 December 2009.

3) HOW DO I QUALIFY FOR THE REFER-A-FRIEND 09 “RAF09” PROMOTION?

To qualify for the Refer-A-Friend promotion, you need to refer friends to open new trading accounts with us. From 1 March 2009 to 30 November 2009, each friend that you refer to OCBC Securities will entitle you to 1 movie voucher worth S\$10 by the following month the account is successfully opened and linked to CDP#. Note that corporate account opening are not eligible to participate in this promotion.

4) HOW DO YOU DEFINE NEW TRADING ACCOUNTS FOR THIS RAF09 PROMOTION?

For the RAF09 promotion, new trading accounts are defined as :-

- a) Individuals or joint account holders; and
- b) Persons who are not existing customers of OSPL at the commencement of the Promotion Period and who opens a new trading account with OSPL during the Promotion Period.

5) DO YOU SPECIFY THE TYPE OF ACCOUNTS TO BE OPENED?

Eligible accounts include most trading accounts except for MA, ELN and ELI and corporate accounts. The movie vouchers are given based on successful individuals referred not accounts. (Refer to 11).

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

The tag code of "RAF09" AND your OCBC Securities trading account number must be clearly indicated on the account opening forms. Missing or incomplete submissions will not be included in this promotion.

7) WHAT IS IN IT FOR ME AS A REFERRER?

From 1 March 2009 to 30 November 2009, for each friend that you refer to OCBC Securities, you will get 1 movie voucher worth S\$10 by the following month the account is opened#.

8) HOW WILL I BE NOTIFIED ON THE MOVIE VOUCHERS?

A redemption letter will be sent to you (within the following month the account was successfully opened and linked to CDP) at your mailing address recorded with OSPL, indicating the number of Golden Village (“GV”) movie vouchers awarded. You shall present the redemption letter to collect the GV movie vouchers at OSPL (OSPL customer service lobby) within 3 months from the date of the redemption letter. You can present the vouchers at any GV cinemas to exchange for the tickets.

9) I AM BUSY AND WILL NOT BE ABLE TO COLLECT THE MOVIE VOUCHERS MYSELF. CAN YOU MAIL THE MOVIE VOUCHERS TO ME?

We do not encourage sending vouchers via mail as it can be lost in mail. When we send the redemption letter to you, there will be a portion on authorizing a third party for the collection of the movie vouchers. You can complete the authorization form at the bottom of the letter and empower another person to collect on your behalf. They will need to bring a copy of both yours and their own identification card for collection.

10) WHAT IS IN IT FOR THE NEW CUSTOMERS?

For newly referred account holders, they qualify for a S\$188 rebate if they accumulate at least S\$888 in brokerage by 31 December 2009. This rebate will be credited anytime in January 2010. Each New Customer shall be entitled to receive the Rebate on a one-time basis only under this Promotion (regardless how many account he/she opens).

11) IF I REFER 1 FRIEND, WHOM SUBSEQUENTLY OPENS 2 ACCOUNTS WHO TRADED IN BOTH ACCOUNTS WITHIN 14 DAYS AFTER HER ACCOUNTS ARE OPENED, WITH AN ACCUMULATION OF S\$1000 IN BROKERAGE FOR EACH OF THEIR ACCOUNTS, WHAT ARE THEY ENTITLED TO?

You will be entitled to 1 movie voucher (movie vouchers are awarded based on new customers referred, not new accounts). The newly referred account holder will be entitled to a one-time S\$188 rebate from OSPL credited in January 2010 into either one of the account (Even though your friend has accumulated more than S\$888 for each of his/her account, the rebate is only given on a per customer basis, hence your friend will only be entitled to a one-time S\$188 rebate). Please refer to the Terms and Conditions governing the S\$188 Trade Commission Rebate Promotion for more details.

12) WHAT TYPE OF TRADES WILL NOT BE CONSIDERED FOR THE BROKERAGE REBATE?

Trades not considered for the calculation of brokerage rebates include trades executed via CPF and SRS accounts and Buy-Ins. The calculated brokerage will exclude the GST incurred per trade.

13) HOW WILL THE REBATES BE REDEEMED?

Customers do not need to do manual redemption of the rebates. The Rebate shall be credited by OSPL anytime in January 2010 into any (unless otherwise specified) trading account of the new customer that is open. New customers just need to ensure that at least one account is open.

14) IF I REFER MY FRIEND UNDER THIS PROMOTION AND HER ACCOUNT WAS ONLY SUCCESSFULLY OPENED ON 30 NOVEMBER 2009 OR LATER, CAN YOU EXTEND HER PROMOTION PERIOD TO ACCUMULATE THE BROKERAGE?

Your friend will have till 31 December 2009 to accumulate at least S\$888 in brokerage to be entitled to the S\$188 rebate. We are not able to extend the promotion period. As such, we encourage you to refer your friends as early as possible so that your friends will have more time to accumulate the brokerage.

FOR EXAMPLE:

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Account opened with successful CDP linkage dates (i.e. as indicated on the notification letter)	Starting Month of Movie Voucher redemption upon receiving redemption letter
01 – 31 March 2009	April 2009
01 – 30 April 2009	May 2009
01 – 31 May 2009	June 2009
01 – 30 June 2009	July 2009
01 – 31 July 2009	August 2009
01 – 31 August 2009	September 2009
01 – 30 September 2009	October 2009
01 – 31 October 2009	November 2009
01 – 30 November 2009	December 2009

Mr Tan Ah Kow (an existing OSPL customer) refers 3 of his brothers to open trading accounts with us.

	A/c Opening Date	1st Transaction Date (Brokerage)	Awards under RAF 09:
Brother 1	01/03/2009	20/04/2009 (S\$1000)	Mr Tan Ah Kow gets 1 movie voucher worth S\$10 as he referred Brother 1. Brother 1 sees a S\$188 rebate credited into his trust account in Jan 2010.
Brother 2	01/10/2009	- (S\$0)	Brother 2 did not trade. Mr Tan Ah Kow gets 1 movie voucher and brother 2 gets nothing.
Brother 3	28/11/2009	28/12/2009 (S\$800)	Mr Tan Ah Kow gets 1 movie vouchers worth S\$10. Brother 3 gets nothing as the trades was completed does not meet the minimum S\$888.