

General Terms and Conditions Governing the Refer-a-Friend promotion (Ref. Code: RAF09)

- 1) Employees of OCBC Securities Private Limited (“OSPL”) and their immediate family members are not eligible to participate in this Refer-a-Friend promotion (the “Promotion”).
- 2) A person who is:-
 - (a) an existing customer of OSPL; and
 - (b) holds an individual or joint account (excluding Managed Account, Equity Linked Notes and Equity Linked Instruments) with OSPL; and
 - (c) who refers a new OSPL trading account applications (excluding Managed Account, Equity Linked Notes and Equity Linked Instruments) to OSPL, indicating any of his OSPL trading account numbers AND the reference code “RAF09” on such application form (“Referral Applications”),

shall be eligible to participate in this Promotion (“Eligible Person”).

- 3) All new Referral Applications (which must be correctly completed and submitted together with accurate required supporting documents) opened with their CDP accounts successfully linked by OSPL between (both dates inclusive) 1 March 2009 and 30 November 2009 (the “Promotion Period”) shall qualify for this Promotion. The new account holder will receive a notification letter once the account is successfully linked to their CDP account. i.e.:

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	Aug 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

OSPL is entitled to reject any Referral Application without the obligation to furnish any reasons for such rejection. Submissions of Referral Applications do not imply approval for the opening of an account with OSPL.

- 4) An Eligible Person will not qualify for this Promotion if his/her own account and/or the account opened with OSPL pursuant to Referral Application referred by such Eligible Person is closed before the movie voucher is given.
- 5) An Eligible Person will not qualify for this Promotion if his account with OSPL is reported for delinquency or outstanding contra losses on his account are overdue for more than 21 calendar days.
- 6) The award of this Promotion shall be as follows:-

One (1) Golden Village (“GV”) movie voucher will be given to the Eligible Person for every new customer referred who successfully opened an account with OSPL.

- 7) A redemption letter will be sent to the Eligible Person the next month (from the month the account was successfully opened and linked to CDP) at the Eligible Person’s mailing address

recorded with OSPL, indicating the number of GV movie vouchers awarded to such Eligible Person. The Eligible Person 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.

- 8) Neither OSPL nor Golden Village Multiplex Pte Ltd ("Golden Village") accepts nor revalidate expired vouchers. OSPL and Golden Village will not be responsible for lost or damaged vouchers. The use of the GV movie vouchers are subject to such terms and conditions as may be imposed by Golden Village, including but not limited to the following: -
 - a) Not valid for Gold Class Cinemas, premium-priced films, group bookings, film marathons, film festivals and premiers.
 - b) Not valid for telephone, internet, AXS, WAP and iMODE bookings
 - c) Not guarantee seating and must be exchanged at the box office for admission tickets. Not more than 20 vouchers to be exchanged at the box office at any one time. No refund will be given.
 - d) Not for re-sale and not redeemable for cash
- 9) OSPL may, at any time at its absolute discretion, without notice or assigning any reason therefor, change or terminate the Promotion or vary, supplement, amend or modify any one or more of these terms and conditions in such manner as it shall deem fit.
- 10) This promotion is not valid when used in conjunction with other promotions, unless otherwise specified.
- 11) The decision of OSPL on all matters relating to the Promotion shall be final and no correspondence or queries will be entertained.
- 12) 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.
- 13) 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.
- 14) 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. 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.
- 15) 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.