

OCBC SECURITIES PRIVATE LIMITED ("OSPL")
General Terms and Conditions for January 2011 Newsletter Promotion:

1. The OSPL January 2011 Newsletter Promotion ("Promotion") is open only to OSPL existing customers as of 31 December 2010 (the "Participants" and each, a "Participant").
2. The promotion period is from 03 January 2011 to 04 March 2011, both dates inclusive (the "Promotion Period").
3. Participants who are employees of OCBC Securities Private Limited ("OSPL") and their immediate family members or staff of external auditors who are directly involved in the Promotion and the advertising agencies of OSPL and any other party who are directly involved in organizing, promoting or conducting the Promotion are not eligible to participate in this Promotion.
4. The first Thirty (30) Participants (who has a Singapore mailing address) who send an SMS to 73399 with the correct answer to the Mystery Crossword on the newsletter during the Promotion Period in the following format: "OCBCSEC <space> the Mystery Word<space> participant's full name <space> NRIC no. <space> participant's 6-digit OCBC Securities trading account number" shall be eligible to receive a Free Gift (defined below) from OSPL (the "Eligible Participants" and each, an "Eligible Participant").
For example, OCBCSEC FOREX Tan Meng Beng S1234567H 123456
5. Each Participant shall only send one (1) SMS entry to OSPL to participate in this Promotion. Duplicate entries by any Participant (notwithstanding differing mobile numbers) will be disqualified.
6. Each Eligible Participant will be given one (1) S\$10 EpiCentre Voucher at the sole and absolute discretion of OSPL ("Free Gift").
7. Each Eligible Participant will receive a notification letter sent to the Singapore mailing address registered with OSPL, within 1 month from the end of the Promotion Period. The Eligible Participant shall present the notification letter to collect the Free Gift at OSPL (OSPL customer service lobby) within 4 weeks from the date of the notification letter.
8. The Free Gift shall not be transferable or exchangeable for cash, credit or kind. OSPL shall not be responsible for the quality, merchantability or the fitness for any purpose or any other aspect of any item redeemed through the Free Gift.

Expired vouchers will not be accepted or re-validated by OSPL or EpiCentre. OSPL and EpiCentre will not be responsible for or replace any lost or damaged vouchers. The use of the EpiCentre Vouchers is subject to such terms and conditions as may be imposed by EpiCentre.

EpiCentre Vouchers can only be used for purchase of 3rd Party Accessories at all EpiCentre outlets.

9. OSPL shall be entitled to withdraw or substitute the Free Gift with other items without prior notice and without assigning any reason thereof.
10. Notwithstanding anything herein, OSPL shall not at any time be responsible or held liable for any defect or representations in any item redeemed through the Free Gift, and/ or for any injury, death, losses, damage or harm suffered or incurred by or in connection with the use of any item redeemed through the Free Gift by any person.
11. If any Eligible Participant is subsequently discovered to be not entitled or is ineligible to participate in the Promotion or ineligible to receive the Free Gift, OSPL shall be entitled to forfeit/ reclaim the Free Gift at its discretion and confer the same on such other person as may be selected in such manner as OSPL deems fit. No person shall be entitled to any payment or compensation from OSPL should any Free Gift be forfeited/reclaimed.
12. The decision of OPSL on all matters relating to the Promotion shall be final and no appeal, correspondence(s) or queries will be entertained. 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. OSPL shall be entitled at its absolute discretion to terminate the Promotion or vary, delete or add to any of these terms and conditions from time to time without notice, including without limitation, the eligibility of any Participant, the bases and methods of identification of the Eligible Participants and the dates of the Promotion.
14. OSPL shall not be liable for any injury, death, loss or damage arising in connection with the Promotion, including any act or omission relating to any participation by any Participant howsoever caused, any error in computing eligibility, any breakdown or malfunction in any computer system or equipment.
15. These terms and conditions shall be governed by Singapore law and the participants in the Promotion irrevocably submit to the 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.

16. OSPL reserves the exclusive right to publish or display the names and photographs of the Eligible Participant for advertising and publicity purposes.
17. In the event of any discrepancy between the English version of these terms and conditions and the translation of these terms and conditions in any other languages, the English version shall prevail.