

Terms and Conditions Governing the Refer-a-Friend promotion (Ref. Code: RAF10)

- 1) Employees and remisers 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) An existing individual customer who:
 - (a) maintains a single or joint account with OSPL; and
 - (b) refers a new customer to open a trading account with OSPL, indicating any of his/her OSPL trading account numbers¹ AND the reference code "RAF10" on the top right hand corner of such trading application form of the new customer ("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 correct required supporting documents) pursuant to which a trading account is opened, with CDP accounts successfully linked by OSPL (the "Successful Referral") between 1 March 2010 and 30 November 2010 (both dates inclusive) or such other period as may be determined by OSPL at its absolute discretion (the "Promotion Period") shall qualify for this Promotion. New customers whose applications are successful will receive a notification letter once the account is successfully linked to their CDP accounts.
- 4) OSPL is entitled to reject any Referral Application without the obligation to furnish any reasons for such rejection. Submission to or receipt by OSPL of Referral Applications does not imply approval of the opening of account with OSPL.
- 5) An Eligible Person will not be qualified for this Promotion if:
 - a) his/her own account and/or the new account opened with OSPL pursuant to Referral Application referred by such Eligible Person is/are closed before the voucher(s) are given;
 - b) any of his/her accounts with OSPL is reported for delinquency; or
 - c) he/she has outstanding contra losses which are overdue for more than 21 calendar days.
- 6) The award of this Promotion shall be as follows:
 - a) One (1) CapitaVoucher(s) worth S\$10 will be given to the Eligible Person for every Successful Referral.
 - b) One (1) additional CapitaVoucher(s) worth S\$10 will be given to the Eligible Person if he/she successfully refers 3 or more new customers to OSPL within the same calendar month. For example: If 1 Successful Referral is made on 28 March 2010 and 2 Successful Referrals are made in the first week of April 2010, the Eligible Person will not be eligible to the additional voucher. To qualify for the additional voucher, the Eligible Person must make all 3 Successful Referrals in the same calendar month, i.e. either March 2010 or April 2010.
- 7) Redemption may be done at the sole and absolute discretion of OSPL in the following manner:
 - a) A redemption letter will be sent to the Eligible Person the following month after the account was successfully opened and linked to CDP, at the Eligible Person's mailing address recorded with OSPL, indicating the number of CapitaVouchers (worth S\$10), awarded to such Eligible Person. The Eligible Person shall present the redemption letter to collect the vouchers at OSPL (OSPL customer service lobby) within 3 months from the date of the redemption letter.

Account opened with successful CDP linkage dates (i.e. as	Starting Month of Voucher redemption upon receiving
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¹ Any other information, other than trading account number will not be considered for the promotion. The trading account number should be provided at point of application and not subsequently.

indicated on the notification letter)	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	Aug 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

b) Alternatively, OSPL may send the voucher to the Eligible Persons by post. A letter informing the number of CapitaVoucher(s) worth S\$10 each awarded to the Eligible Person together with the voucher(s), will be sent to the Eligible Person's mailing address as shown in OSPL's records the following month after the account was successfully opened and linked to CDP. OSPL shall not be responsible for any undelivered, lost or misplaced mail. OSPL may in its absolute discretion at the request of the Eligible Person redeliver any returned mail to another mailing address specified by the Eligible Person.

- 8) Expired vouchers will not be accepted or re-validated by OSPL or CapitaLand. OSPL and CapitaLand will not be responsible for or replace any lost or damaged vouchers. The use of the CapitaVouchers is subject to such terms and conditions as may be imposed by CapitaLand.
- 9) OSPL may, at any time at its sole and 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 run on its own. Participants in this Promotion will not be eligible to participate in the other promotions of OSPL, unless otherwise specified.
- 11) The vouchers shall not be transferable or exchangeable for cash, credit or kind. Notwithstanding anything herein, OSPL shall not at any time be responsible or held liable for any losses, damage or harm suffered or incurred by or in connection with the use of the vouchers.
- 12) The decision of OSPL on all matters relating to the Promotion shall be final and no correspondence or queries will be entertained.
- 13) 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.
- 14) These terms and conditions shall be governed by the laws of Singapore and the participants in the Promotion irrevocably submit to the exclusive jurisdiction of the courts of Singapore.
- 15) 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.
- 16) 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.

Important Notes

Trading in securities can be very risky, and you may lose the principal amount invested. This is particularly so when **you** need to i) make your own trading decisions and ii) ensure each trade is specifically suitable for you – the only basis for any trading through or with OCBC Securities Private Limited (“OSPL”).