

**Terms and Conditions governing the Integrated Banking & Share Trading Service
Trade Commission Rebate Promotion**

1. Employees of Oversea-Chinese Banking Corporation Limited (“OCBC Bank”) and its subsidiaries and remisers of OCBC Securities Private Limited (“OSPL”) are not eligible to participate in this Integrated Banking & Share Trading Service Trade Commission Rebate promotion (the “Promotion”).
 2. The Promotion starts on 24 November 2010 and ends on 31 January 2011, both dates inclusive (the “Promotion Period”).
 3. Customers will be entitled to SGD10 Trade Commission Rebate (the “Rebate”) for every Amalgamation (as defined below) of trades done through the Integrated Banking & Share Trading Service via the website (<https://www.ocbc.com/internet-banking/>) of Oversea-Chinese Banking Corporation Limited (“OCBC Bank”). Trades done via OSPL website (<https://www.iocbc.com>) and broker-assisted trades are excluded from this Promotion. “Amalgamation” means a consolidation or amalgamation of trades that meet the following conditions:
 - (i) customers must have indicated “YES” for amalgamation on ALL contracts;
 - (ii) the amalgamated trades must be of the same trading day;
 - (iii) the amalgamated trades must be of the same stock;
 - (iv) the amalgamated trades must be of the same settlement currency;
 - (v) the amalgamated trades must be of the same action (e.g. buy action amalgamates with another buy action);
 - (vi) the amalgamated trades must be of the same payment mode; and
 - (vii) the amalgamated trades must be done through the same trading account.
 4. The Integrated Banking & Share Trading Service (the “Service”) is available upon customers’ successful linking, through OCBC Bank website, of OSPL’s online Share Trading service to OCBC Bank Internet Banking.
 5. The Promotion is open to customers of OSPL with individual share trading account only. Joint, corporate and business accounts are excluded from the Promotion.
 6. The Promotion is applicable for trades done through cash trading accounts only. Trades done with monies from Central Provident Fund (“CPF”) and Supplementary Retirement Scheme (“SRS”) accounts are excluded from the Promotion.
 7. The Rebate will be calculated based on the number of Amalgamation(s) computed by OSPL at the end of the Promotion Period subject to a maximum aggregate amount of SGD200 **for each customer** for this Promotion.
 8. The Rebate entitled by each customer will be credited into any of the customer’ trading accounts (if customer has more than 1 trading account) selected by OSPL at any time in the following calendar month after the Promotion Period.
 9. Customers will not be entitled to the Rebate if (i) any of their OSPL trading accounts (cash or otherwise) is closed before the Rebate is credited by OSPL or reported for delinquency; or (ii) the customers fail to satisfy any margin call or have any overdue contra losses of more than 21 calendar days or outstanding deficit equity balance.
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10. If any customer is subsequently discovered to be not entitled or ineligible to participate in the Promotion or to receive the Rebate, OSPL and OCBC Bank reserve the right to forfeit/reclaim the Rebate at any time. No person shall be entitled to any payment or compensation from OSPL and OCBC Bank should any Rebate be forfeited or reclaimed.
11. The Rebate is strictly not transferable or exchangeable for cash.
12. OSPL and OCBC Bank shall not be responsible for any loss to or damage incurred or suffered by any customer or any other person in connection with this Promotion, howsoever arising, including any error in computing trade commissions and trades, any breakdown or malfunction in any computer system or equipment or any notice which is misdirected or lost in the post.
13. Unless otherwise agreed by OSPL, trades taken into account for this Promotion will be excluded in other OSPL promotions.
14. OSPL and OCBC Bank may, at any time at its absolute discretion, without notice or assigning any reason therefor, change the amount of the Rebate, 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.
15. The decision of OSPL and OCBC Bank on all matters relating to the Promotion shall be final and no correspondence, appeal or queries will be entertained.
16. 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.
17. 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.
18. 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.
19. All participants in the Promotion expressly and irrevocably permit and authorise OSPL and OCBC Bank to disclose, reveal and divulge information regarding their particulars to the parties involved in organising, promoting and conducting the Promotion.
20. 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.

Important Notes

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