

Terms and Conditions Governing **Share Financing “2.88% Step Up Interest” Promotion (the “Promotion”)**

1. Employees and Remisiers of OCBC Securities Private Limited (“OSPL”) are not eligible to participate in the Promotion.
2. The promotional period shall commence from 01 September to 31 December 2010, both dates inclusive (the “Promotion Period”).
3. All new and existing clients who have a Share Financing (SF) account with OSPL shall be eligible to participate in this Promotion.
4. The promotional rate offered under this Promotion shall apply only to United States (US) Dollar and Hong Kong (HK) Dollar loan balances and trades executed in the US market and Hong Kong market. The schedule of interest charged for the step up interest rates is indicated in the table below.

<b>2010</b>	<b>USD Loan</b>	<b>HKD Loan</b>
<b>September</b>	2.88%	3.88%
<b>October</b>	3.88%	4.88%
<b>November</b>	4.88%	5.88%
<b>December</b>	5.88%	6.88%
<b>Thereafter</b>	SF Lending Rate (6.25%)	SF Lending Rate (7%)

5. During the Promotion Period, a client who executes 3 or more trades in either the US market or the Hong Kong market shall enjoy live price feeds for that respective market through his iOCBC.com account for one month starting from the first day of the next month following the execution of the third trade in that market. A client will continue to enjoy the live price feed of the respective market in the following month if they have executed 3 or more trades in the respective markets.
6. For any loan repayments equivalent to S\$50,000 or more made by OSPL on behalf of a client during the Promotion Period, the client will, at the discretion of OSPL enjoy a loan redemption subsidy of up to S\$100, on condition that the client submits an original proof of receipt or statement with the cost of the handling charges to OSPL. The cash subsidy will be credited to client's Share Financing account in the following month upon verification.
7. OSPL shall not be responsible for any loss to or expenses incurred by any client or any other person in connection with this Promotion, howsoever arising, including any error in computing trade commissions and/or transactions or any breakdown or malfunction in any system or communication.
8. OSPL may, at any time, at its absolute discretion, without notice or assigning any reason thereof, terminate the Promotion or vary, delete, supplement, amend or modify any one or more of these terms and conditions in such manner as it shall deem fit.

9. The decision of OSPL on all matters relating to the Promotion shall be final and no correspondence or queries will be entertained.
10. 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.
11. 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. Words importing the masculine gender include the feminine and neuter genders.
12. 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.
13. 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.