

TERMS & CONDITIONS OF OCBC SECURITIES' "Trade & be Rewarded" PROGRAMME

1. DEFINITIONS

1.1 'OSPL' means OCBC Securities Private Limited.

1.2 'Bank' means Oversea-Chinese Banking Corporation Limited including its successors and assigns.

1.3 'Card' means any MasterCard or VISA credit and/or charge card issued by the Bank (whether or not it also bears the name and/or mark of any other person or entities) and any other credit card(s) issued by the Bank which the Bank may notify you from time to time and for the purposes of this Programme, it:

- excludes OCBC Robinsons VISA Card, OCBC debit cards, corporate cards and private label cards
- includes FairPrice Plus and UPlus Credit and/or Debit card

1.4 'Card Account' means the Credit or Debit Card account of the OSPL Reward Customer maintained with the Bank in respect of the Card.

1.5 'OSPL Reward Customer' means an OSPL customer who has been invited to take part in this Programme and submitted the Rewards Option Form to OSPL before 31 August 2010, provided that none of the OSPL Reward Customer's trading account(s) has been suspended or terminated by the submission date of the Rewards Option Form.

1.6 'OCBC\$' means loyalty dollars awarded under the Bank's OCBC\$ Programme.

1.7 'LinkPoints' means the LinkPoints awarded under the Linkpoints Reward Programme.

1.8 'NTUC Link' means NTUC Link Pte Ltd.

1.9 'Linkpoints Account' means the account maintained by NTUC Link for the OSPL Reward Customer stating the number of LinkPoints accumulated by the customer.

1.10 'Programme' means the OCBC SECURITIES' "Trade & be Rewarded" PROGRAMME as may be amended, supplemented and/or added by OSPL from time to time.

1.11 'S\$' means the lawful currency of Singapore.

1.12 'OCBC Group' means OSPL and any subsidiary and/or related corporation of OSPL as defined in the Companies Act (Chapter 50).

1.13 Unless the context otherwise requires, words referring to the male gender shall include the female gender and neuter gender and words referring to the singular number shall include the plural number and vice versa. The headings to clauses are inserted for convenience of reference only.

1.14 'Trade & be Rewarded' Period is from 10 August 2010 to 15 October 2010.

2. ISSUANCE OF OCBC\$

2.1 Subject to clause 5.3 below, an OSPL Reward Customer will be awarded with 1 OCBC\$ for every S\$1 brokerage (excluding GST) charged to all his trading accounts for trading transactions made during the Trade & be Rewarded Period. Margin Interest and other fees and charges shall not be taken into account in the award and computation of OCBC\$.

2.2 To earn OCBC\$, an OSPL Reward Customer must indicate the customer's option clearly in the Rewards Option Form and submit it to OSPL by 31 August 2010.

2.3 Any OCBC\$ awarded to an OSPL Reward Customer will be reflected in the Card Account statement of the OSPL Reward Customer by 31 November 2010.

2.4 The Bank's Terms & Conditions Governing the OCBC\$ Rewards Programme apply.

3. ISSUANCE OF LINKPOINTS

3.1 Subject to clause 5.3 below, an OSPL Reward Customer will be awarded 5 LinkPoints for every S\$1 brokerage charged to all his trading accounts for trading transactions made during the Trade & be Rewarded Period. Margin Interest and other fees and charges shall not be taken into account in the award and computation of LinkPoints.

3.2 To earn LinkPoints, an OSPL Reward Customer must indicate the customer's option clearly in the Rewards Option Form and submit it to OSPL by 31 August 2010.

3.3 Linkpoints awarded to an OSPL Reward Customer will be credited into the LinkPoints Account of the OSPL Reward Customer by 31 November 2010.

3.4 Terms & Conditions Governing the Bank's LinkPoints Loyalty Programme and NTUC Link's LinkPoints Reward Programme apply.

4. BONUS ISSUANCE OF OCBC\$ OR LINKPOINTS

In addition to earning the OCBC\$ or LinkPoints corresponding to the total brokerage charged during the 'Trade & be Rewarded' Period, a bonus of 2,000 LinkPoints or 3,000 OCBC\$ will be awarded by OSPL to those OSPL Reward Customers who perform at least one (1) trading transaction with OSPL during the 'Trade & be Rewarded' Period and whose Rewards Option Form is received by OSPL by 31 August 2010.

5. OTHER CONDITIONS

5.1 Each OSPL Reward Customer can enroll to earn either OCBC\$ or LinkPoints only. OSPL will consolidate the total brokerage charged to all OSPL Reward Customer's trading accounts to award either OCBC\$ or Linkpoints elected by the OSPL Reward Customer. Switching of reward between OCBC\$ and LinkPoints upon such election is not permitted.

5.2 To be eligible to receive either OCBC\$ or LinkPoints, an OSPL Reward Customer must possess at least one of the Card(s). If an OSPL Reward Customer applies for a new card to receive the OCBC\$ or

LinkPoints, award of OCBC\$ or LinkPoints is subject to the Bank's approval of the customer's application. Any application of new Card must be received by the Bank latest by 31 August 2010 failing which the customer will not be eligible to participate in the Programme.

5.3 If an OSPL Reward Customer is not a principal account holder of a joint trading account, brokerage charged to such joint account will not be taken into account in awarding the OCBC\$ or LinkPoints.

5.4 A principal account holder of a joint trading account is allowed to nominate his or her secondary account holder to receive the awarded OCBC\$ or LinkPoints corresponding to the brokerage charged to the joint account, on condition that such instructions are clearly stated by the principal account holder in the Rewards Option Form received by OSPL by 31 August 2010.

5.5 If an OSPL Reward Customer is an existing supplementary holder of the Card, he may either nominate his existing supplementary Card account to receive the OCBC\$ or LinkPoints (subject to the Terms & Conditions of OCBC\$ Rewards Programme governing the redemption of points) or apply for a new Card to receive the OCBC\$ or LinkPoints.

5.6 OSPL Reward Customers will be notified of their successful enrolment in the Programme within 14 days from 31 August 2010.

5.7 OSPL reserves the right to revoke and/or deduct and/or re-compute any OCBC\$ or LinkPoints awarded in the event an OSPL Reward Customer fails to make payment of any monies due or owing by the customer to OSPL.

5.8 If any trading account is terminated or closed for any reason by OSPL or the OSPL Reward Customer, no award of OCBC\$ or Linkpoints shall be made in respect of such trading account under the Programme. With prejudice to the generality of the foregoing, a customer will not be eligible to participate in this Programme if any of his or her OSPL trading accounts is reported for delinquency and fails to satisfy any margin call or has any outstanding deficit equity balance.

5.9 All OCBC\$ or LinkPoints awarded are neither transferable nor exchangeable for cash or for other awards.

5.10 OSPL shall be entitled to treat all instructions, whether oral, in writing or electronic, relating to OCBC\$ or LinkPoints, which are purportedly given to OSPL by the OSPL Reward Customer to whom the OCBC\$ or LinkPoints are awarded as the instructions of such OSPL Reward Customer and to act in accordance with such instructions.

5.11 The OSPL Reward Customer hereby permits and authorises OSPL to disclose, reveal and divulge information regarding his or her particulars including but not limited to the trading account to any third party which OSPL in good faith considers appropriate for any purpose in connection with the Programme, including but not limited to any entity of OCBC Group and any party involved in organising, promoting and conducting the Programme.

5.12 OSPL's decision on all matters relating to or in connection with the Programme shall be final and binding on the OSPL Reward Customer and no correspondence, appeal or queries will be entertained..

5.13 OSPL shall have the absolute discretion to use contractors or correspondents or other third parties to administer and/or implement the Programme and OSPL shall not be liable to any person for any act, omission or neglect on the part of such contractors, correspondents or other third parties.

5.14 OSPL may at any time at its absolute discretion change, vary, delete or add to any one or more of these Terms and Conditions. Such change, variation, deletion or addition shall take effect immediately or on the date as may be notified by OSPL.

5.15 In the event of any inconsistency between these Terms and Conditions and any brochure, marketing or promotional material relating to the Programme, these Terms and Conditions shall prevail.

5.16 OSPL may notify the OSPL Reward Customer of any changes, variation, addition or deletion to these Terms and Conditions by:-

- (i) publishing such changes, variations, additions or deletions in the trading account statements to be sent to the OSPL Reward Customer;
- (ii) displaying such changes, variations, additions or deletions at OSPL's customer service lobby;
- (iii) posting such changes, variations, additions or deletions on OSPL's website;
- (iv) electronic mail or letter;
- (v) publishing such changes, variations, additions or deletions in any newspapers; or
- (vi) such other means of communication as OSPL may determine in its absolute discretion.

5.17 OSPL may at any time, at its sole discretion and without notice, suspend, withdraw or terminate the Programme

5.18 These Terms and Conditions shall be governed by and construed in accordance with the laws of Singapore and the OSPL Reward Customer hereby submits to the non-exclusive jurisdiction of the courts of Singapore.

5.19 A person who is not a party to any agreement governed by these Terms and Conditions has 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.

5.20 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")