

## **Terms and Conditions applicable for the Young Investor Pack (“YIP”) \$50 Commission Rebate Promotion**

1. Employees and agents of OCBC Securities Private Limited (“OSPL”) are not eligible for the YIP Free Trades Promotion (“Promotion”).
2. Existing OSPL account holders are not eligible to participate in this Promotion.
3. Promotion is only applicable for participants who open a new YIP trading account (with the iOCBC internet trading facility) with OSPL. OSPL is entitled to reject any application at its sole discretion without the obligation to furnish any reasons for such rejection (“Eligible Customers”). Submission of new internet trading account application does not imply approval for the opening of an account with OSPL.
4. Eligible Customers are entitled to receive a S\$50.00 rebate applicable only for the trade commission from the first online cash trade transaction. To qualify, the first online cash trade transaction must be executed within 6 months from the date the trading account is opened (i.e. Buy-In, CPF and SRS trades are not eligible for this Promotion). For commissions that are less than S\$50.00, the Eligible Customer shall only be entitled to a rebate equivalent to the commission incurred. The Eligible Customer will not be entitled to any rebate in excess of the commission incurred. The rebate will be credited into the Eligible Customers’ OSPL trust account within 8 weeks from the date of execution of the first trade. OSPL shall not be responsible for any loss to or expenses incurred by any Customer or any other person in connection with this Promotion, howsoever arising, including any error in computing trade commissions and transactions, any breakdown or malfunction in any computer system or equipment or any notice which is misdirected or lost in the post.
5. Eligible Customers will not be eligible to participate in this Promotion if their accounts are closed or transferred to other Trading Representatives within 6 months from the date the account was opened.
6. Each Eligible Customer is only entitled to receive the S\$50.00 rebate one-time, regardless of the number of trading accounts with OSPL.
7. The Promotion is strictly non transferable.
8. Customers will not be eligible for the Promotion if their accounts are reported for delinquency or outstanding contra losses are overdue for more than 21 calendar days.
9. OSPL may, at any time at its absolute discretion, without notice or assigning any reason therefor, terminate the Promotion or delete, vary, supplement, amend or modify any one or more of these terms and conditions in such manner as it shall think fit. The decision of OSPL on all matters relating to the Promotion shall be final and no correspondence(s) 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 non-exclusive jurisdiction of the courts of Singapore.
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.