Terms and Conditions Governing Share Financing “Hong Kong market 2.88%” Promotion (the “Promotion”)

1. Employees, Remisiers, and Account Executives of OCBC Securities Private Limited (“OSPL”) and their immediate family members are not eligible to participate in the Promotion.

2. The Promotion is valid between 10 June to 11 August 2015, both dates inclusive (the “Promotion Period”).

3. To be eligible for the Promotion, the following conditions must be fulfilled:
   (a) Only new and existing individual and joint accounts customers are eligible for the Promotion. Corporate accounts are not eligible for the Promotion.
   (b) The Promotion shall apply to Hong Kong Dollar (HKD) loan amounts.

4. Subject to these terms and conditions, once the conditions set out in Clause 3 are fulfilled, the customer shall enjoy interest rate of 2.88% per annum (the “2.88% Interest”) on his/her Hong Kong market loan granted by OSPL under such Applicant’s Share Financing account within the Promotion Period.

5. A Successful Applicant will be disqualified for the Promotion if:
   a. any of his/her accounts with OSPL is reported for delinquency; or
   b. he/she has outstanding contra losses which are overdue for more than 21 calendar days.

6. If any customer is subsequently discovered to be not entitled or ineligible to participate in the Promotion, OSPL reserves the right to (i) forfeit, withdraw or withhold the relevant 2.88% Interest at any time or (ii) (where the 2.88% Interest has been charged) reclaim the 2.88% Interest, or request the relevant customer to repay to OSPL the relevant 2.88% Interest (or any amount as OSPL may request or determine to be payable by such customer in connection with the relevant 2.88% Interest at any time. No person shall be entitled to any payment or compensation from OSPL should any 2.88% Interest be forfeited, withdrawn, withheld or if any 2.88% Interest is reclaimed by OSPL or a customer is asked to repay to OSPL any amount as OSPL may request or determine to be payable by such customer in connection with the relevant 2.88% Interest for whatsoever reasons.

7. OSPL may, at any time, at its absolute discretion, without notice or assigning any reason therefore, (a) change the 2.88% Interest, (b) replace or substitute the 2.88% Interest with any other prize/gift, (c) withhold any 2.88% Interest or (d) impose a limit as to how much the 2.88% Interest any Customer may be entitled to. OSPL may also at any time at its sole and absolute discretion, without notice or assigning any reason therefore, 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. OSPL shall not be liable to any person or any claims, costs, expenses, loss or damage suffered by any person as a result of the aforementioned matters.

8. The 2.88% Interest are strictly not transferable to any party whatsoever. Further, the 2.88% Interest are also not exchangeable for cash, other form of credit or otherwise unless otherwise permitted by OSPL in its sole and absolute discretion.
9. Participants in the Promotion will not be eligible to participate in other promotions conducted by OSPL unless otherwise approved by OSPL.

10. OSPL shall not be responsible for any loss to or damage incurred or suffered by any customer or any other person in connection with the Promotion, howsoever arising, including, without limitation, 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.

11. The eligibility of each participant to participate in the Promotion and/or to receive the 2.88% Interest shall be determined at the absolute discretion of OSPL. The decision of OSPL on all matters relating to the Promotion shall be final and no correspondence or queries will be entertained.

12. 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.

13. 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.

14. 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.

15. 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 all or more than the amount invested or deposited. Where necessary, please seek advice from an independent financial adviser regarding the suitability of any trade or investment product taking into account your investment objectives, financial situation or particular needs before making a commitment to trade or purchase the investment product. You should consider carefully and exercise caution in making any trading decision whether or not you have received advice from any financial adviser.

Borrowing to finance the trading of securities (leveraging/gearing) carries a high degree of risk. If the value of the collaterals declines substantially, falling below the maintenance margin requirement, you may be called upon to deposit substantial additional funds on short notice in order to maintain your position. If you fail to comply with a request for additional funds within the specified time, your position may be liquidated at a loss and you will be liable for any resulting deficit in your account.

Co.Reg.No: 196600262R