

OCBC SECURITIES PRIVATE LIMITED

General Terms and Conditions for January 2009 Newsletter Promotion:

1. The OSPL January 2009 Newsletter Promotion ("Promotion") is open only to OSPL existing customers as of 31 December 2008 (the "Participants" and each, a "Participant").
2. The promotion period is from **02 January 2009 to 31 January 2009**, both dates inclusive (the "Promotion Period").
3. Participants who are employees of OCBC Securities Private Limited ("OSPL") and their immediate family members or staff of external auditors who are directly involved in the Promotion and the advertising agencies of OSPL and any other party who are directly involved in organizing, promoting or conducting the Promotion are not eligible to participate in this Promotion.
4. The first fifty (50) Participants (who has a Singapore mailing address) who send an email to marketing@ocbcsec.com with subject title "Newsletter Promotion (Jan09)" with their full name, NRIC No., contact number, OSPL trading account number and the correct answers to the two (2) questions stated on the newsletter during the Promotion Period shall be eligible to receive a Free Gift (defined below) from OSPL (the "Eligible Participants" and each, an "Eligible Participant").
5. Each Participant shall only send one (1) email entry to OSPL to participate in this Promotion. Duplicate entries by any Participant (not withstanding differing email addresses) will be disqualified.
6. Each Eligible Participant shall be entitled to a pair of movie vouchers ("Free Gift").
7. OSPL shall contact the Eligible Participants within 1 week from the end of the Promotion Period to obtain contact details for sending of the notification letter to receive the Free Gift.
8. Each Eligible Participant will receive a notification letter within 1 month from the end of the Promotion Period. The Eligible Participant shall present the notification letter to collect the Free Gift at OSPL (OSPL customer service lobby) within 3 months from the date of the notification letter.
9. The Free Gift shall not be transferable or exchangeable for cash, credit or kind. The Eligible Participants shall accept the Free Gift on an "as is where is" basis and shall take the Free Gift as it is. OSPL shall not be responsible for the quality, merchantability or the fitness for any purpose or any other aspect of any item redeemed through the Free Gift.
10. OSPL shall be entitled to withdraw or substitute the Free Gift with other items without prior notice and without assigning any reason thereof.

- 11. Notwithstanding anything herein, OSPL shall not at any time be responsible or held liable for any defect or representations in any item redeemed through the Free Gift, and/ or for any losses, damage or harm suffered or incurred by or in connection with the use of any item redeemed through the Free Gift by any person.**
- 12. If any Eligible Participant is subsequently discovered to be not entitled or ineligible to participate in the Promotion or ineligible to receive the Free Gift, OSPL shall be entitled to forfeit/ reclaim the Free Gift at its discretion and confer the same on such other person as may be selected in such manner as OSPL deems fit. No person shall be entitled to any payment or compensation from OSPL should any Free Gift be forfeited.**
- 13. The decision of OPSL on all matters relating to the Promotion shall be final and no correspondence(s) or queries will be entertained. 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.**
- 14. OSPL shall be entitled at its absolute discretion to terminate the Promotion or vary, delete or add to any of these terms and conditions from time to time without notice including without limitation, the eligibility of any Participant, the bases and methods of identification of the Eligible Participants and the dates of the Promotion.**
- 15. OSPL shall not be liable for any loss or damage arising in connection with the Promotion, including any act or omission relating to any participation by any Participant howsoever caused, any error in computing eligibility, any breakdown or malfunction in any computer system or equipment.**
- 16. These Terms and Conditions shall be governed by Singapore law and the participants in the Promotion irrevocably submit to the non-exclusive jurisdiction of the courts of Singapore. 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.**