

Terms and Conditions governing the Interest Rebates on HKD Incremental Loan 2018

- 1) Employees, Remisiers, and Account Executives of OCBC Securities Private Limited (“OSPL”) and their immediate family members are not eligible to participate in this Interest Rebates on HKD Incremental Loan 2018 (the “Promotion”).
- 2) The Promotion is valid from 01 May 2018 to 31 July 2018, both dates inclusive (the “Promotion Period”).
- 3) To participate in the Promotion, the following conditions must be fulfilled by customer:
 - (a) He/she must trade at least 6 HK trades a month via his/her Share Financing account.
 - (b) Promotion is only applicable to HKD loan.
 - (c) He/she must incur an incremental HKD “Loan amount” from 01 May 2018 onwards, which entitles him/her an interest rebate of 50% on the incremental loan’s interest generated. “**Loan amount**” is the excess of the net outstanding amount that is subjected to interest charges. Loan amount does not include outstanding transactions of securities which are not due.

For example, given that the client incurs a total loan amount of HKD 100,000 as of 30 April 2018 and takes up a further loan of HKD 20,000 on 01 May 2018, the interest rebate of 50% applies only to the incremental loan’s interest of HKD 20,000.

- (d) Interest rebate will be credited by the end of the following month.
- 4) Customers will be disqualified for the Promotion if:
 - a) his/her own account/accounts opened with OSPL is/are suspended/closed the end of the Promotion Period;
 - b) any of his/her account/accounts with OSPL is/are reported for delinquency; or
 - c) he/she has outstanding contra losses with OSPL which are overdue for more than 21 calendar days.
- 5) 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 Interest Rebates at any time, or (ii) request the relevant customer to repay to or compensate OSPL the Interest Rebates that should be charged if the customer is not entitled to the Promotion, at any time.
- 6) OSPL may, at any time at its sole and absolute discretion, without notice or assigning any reason therefore change the amount of Interest Rebates. OSPL may also at any time at its sole and absolute discretion, without notice or assigning any reason therefore, terminate the Promotion or vary, supplement, amend or modify any one or more of these terms and conditions in any manner as it shall deem fit. OSPL shall not be liable to any person for any claims, costs, expenses, loss or damage suffered by any person as a result of the aforementioned matters.
- 7) Participants in the Promotion will not be eligible to participate in other promotions conducted by OSPL unless otherwise approved by OSPL.
- 8) 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.
- 9) The eligibility of each Customer to participate in the Promotion shall be determined at the sole and 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.

- 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.

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 decline 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.