

Terms and Conditions governing the Gold Privileges Rewards for 2017Q3

- 1) The Promotion is valid between 1 July 2017 and 30 September 2017 (both dates inclusive) or such other period as may be determined by OSPL at its absolute discretion (the "Promotion Period").
- 2) Employees, Remisiers, and Account Executives of OCBC Securities Private Limited ("OSPL") and their immediate family members are not eligible to participate in the Gold Privileges Rewards for 2017Q3 (the "Promotion").
- 3) Only individual and joint accounts opened by retail customers ("Customers", and each a "Customer") are eligible for the Promotion. Corporate accounts will not be considered.
- 4) Subject to these terms and conditions and provided that the conditions set out in Clauses 2 and 3 are fulfilled, each Customer is entitled to receive the following rewards ("Rewards") when they meet the respective criteria during the Promotion Period:

Tier	Rewards	Criteria
Elite	<ul style="list-style-type: none"> • S\$100 trade rebate • A premium gift voucher worth S\$100* • Exclusive invitations to the seminar <i>Trading Matters with Samuel Wong</i> from November 2017 to January 2018 • Priority registration for seminars/events from November 2017 to January 2018 	Accumulate more than S\$10,000 gross brokerage for all trades performed using Cash, Margin and/or Share Borrowing accounts
Premium	<ul style="list-style-type: none"> • \$50 trade rebate • Exclusive invitations to the seminar <i>Trading Matters with Samuel Wong</i> from November 2017 to January 2018 	Accumulate S\$3,000 to S\$10,000 gross brokerage for all trades performed using Cash, Margin and/or Share Borrowing accounts
Quarterly Exclusive	<ul style="list-style-type: none"> • S\$100 worth of NTUC Fairprice vouchers or trade rebate per month 	5 trades or more in the same calendar month, each of a minimum 100,000 units of Forex contracts or 100 ounces of Spot Gold contracts or 5,000 ounces of Spot Silver contracts executed through iOCBCfx Mobile app

*Customers who provided overseas addresses to OSPL will be given S\$100 trade rebate in place of the premium gift voucher worth S\$100 under Elite tier.

- 5) The trade rebate entitled by each Customer will be credited into each Customer's trading account or (if a Customer has more than 1 trading account) any of such Customer's trading accounts as may be selected by OSPL latest by 1 November 2017. Any vouchers entitled by Customers will be given to Customers latest by 10 November 2017.
- 6) Customers may only enjoy either the Elite or Premium Rewards (as applicable). Customers may enjoy either the Elite or Premium Rewards with the Quarterly Exclusive Reward at the same time.
- 7) Each Customer is only entitled to receive the Elite or Premium rewards once, notwithstanding he/she may have more than one account and the criteria in Clause 4 are fulfilled for more than one such account.

- 8) For the Quarterly Exclusive Reward:
- (i) Each Customer is entitled to receive the Quarterly Exclusive Reward for more than one calendar month if he/she fulfils the criteria for more than 1 of the 3 months during the Promotion Period.
 - (ii) Each Customer is entitled to receive the Quarterly Exclusive Reward only once in each calendar month even if the Customer may have exceeded 5 trades in a calendar month.
 - (iii) Customers with foreign addresses will receive the Quarterly Exclusive Reward in the form of trade rebates credited to their trading accounts. Customers with Singapore addresses may select to receive the Quarterly Exclusive Reward either in the form of NTUC Fairprice vouchers or trade rebates.
- 9) The following terms and conditions additionally apply for Forex contracts under the Quarterly Exclusive tier:
- (i) All FX Currency pairs available in iOCBCfx Mobile are eligible for the promotion. Minimum Forex trading size of 100,000 units applies for Forex contracts.
 - (ii) Minimum Spot Gold trading size of 100 ounces applies for Spot Gold contracts.
 - (iii) Minimum Spot Silver trading size of 5,000 ounces applies for Spot Silver contracts.
 - (iv) Customers are not allowed to consolidate the contracts incurred in their various accounts if they have more than one Forex trading account during the Promotion Period.
- 10) Invitations to the seminar, *Trading Matters with Samuel Wong*, will only be sent to Customers with email addresses in OSPL database, and who have given consent to receive marketing material from OSPL.
- 11) Priority registration to the seminar and/or events organised by us does not constitute availability. Seats are limited and are available for registration on a first-come-first-served basis.
- 12) Customers will be disqualified for this Promotion if:
- (a) his/her own account(s) with OSPL is/are closed before the Rewards are given;
 - (b) any of his/her accounts with OSPL is reported for delinquency; or
 - (c) he/she has outstanding contra losses with OSPL which are overdue for more than 21 calendar days.
- 13) If any Customer is subsequently discovered to be not entitled or ineligible to participate in the Promotion or to receive the Rewards, OSPL reserves the right to (i) forfeit, withdraw or withhold the Rewards at any time or (ii) (where the Rewards has been awarded and/or utilised) reclaim the Rewards or request the relevant Customer to repay to or compensate OSPL the Rewards at any time. No person shall be entitled to any payment or compensation from OSPL should any Rewards be forfeited, withdrawn, withheld or if any Rewards are reclaimed by OSPL or a Customer is asked to repay to or compensate OSPL the relevant Rewards for whatsoever reasons.
- 14) OSPL may, at any time at its absolute discretion, without notice or assigning any reason therefore, (a) change the amount of the Rewards or (b) replace or substitute the Rewards with any other prize/gift. 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.
- 15) The Rewards are strictly not transferable to any party whatsoever. Further, the Rewards are also not exchangeable for cash, other forms of credit, or otherwise unless otherwise permitted by OSPL in its sole and absolute discretion.
 - 16) If Vouchers are entitled, notwithstanding anything to the contrary, OSPL shall have the absolute discretion to mail the relevant Vouchers to the Customers by whatsoever mode of communication it deems appropriate and such Customers shall not have any claim against OSPL for whatever mode of communication chosen by OSPL or for requiring the Customer to self-collect the relevant Vouchers. For the avoidance of doubt, a Customer shall have no claim whatsoever against OSPL if such Customer fails to receive any relevant Vouchers sent by OSPL via whatsoever mode of communication or fails to collect the relevant Vouchers as required by OSPL.
 - 17) Expired Vouchers will not be accepted or re-validated by OSPL, NTUC Fairprice, or any other vendors ("Vendors") selected by OSPL. OSPL and Vendors will not be responsible for or replace any expired, lost or damaged Vouchers. The use of the relevant Vouchers is subject to such terms and conditions as may be imposed by Vendors, which each Customer agrees to be bound by.
 - 18) OSPL shall not be responsible for any loss to or damage incurred or suffered by any customer or any other person in connection with this 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.
 - 19) The eligibility of each customer to participate in the Promotion and/or to receive the Rewards 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.
 - 20) 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.
 - 21) 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.
 - 22) 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.
 - 23) 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.

Risk warning for trading leveraged foreign exchange

Transactions in leveraged foreign exchange carry a high degree of risk. The amount of initial margin is small relative to the value of the leveraged foreign exchange transaction. As such, the transaction is highly 'leveraged' or 'geared'. A relatively small market movement will have a proportionately larger impact on the funds you have deposited or will have to deposit; this can work in your favour or against you. You may sustain a total loss of the initial margin funds and any additional funds deposited with the firm to maintain your position. If the market moves against your position or margin levels are increased, you may be called upon to deposit substantial amount of funds on a 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.