

Terms and Conditions governing the Complimentary StockReports+ and iMatrix's Market Depth 2018 Subscriptions

1. Employees, Remisiers, and Account Executives of OCBC Securities Private Limited ("**OSPL**") and their immediate family members are not eligible to participate in the Complimentary StockReports+ and iMatrix's Market Depth 2018 Subscriptions (the "**Promotion**").
2. The Promotion is valid from 2 April 2018 to 28 September 2018, both dates inclusive (the "**Promotion Period**").
3. To participate in the Promotion, the following conditions must be fulfilled:
 - (a) Only individual and joint accounts opened by retail customers are eligible for the Promotion. Corporate accounts are not eligible for the Promotion;
 - (b) Customers must not have existing StockReports+ and iMatrix's Market Depth Subscriptions as at 2 April 2018 ("new subscribers"); and
 - (c) Customers must successfully register for the Promotion by sending a short message service (SMS) message to OSPL at 76999 before 13 September 2018, 23:59 hours (Singapore Time). SMS messages received after 13 September 2018 will not be eligible for the Promotion.

The correct format for the SMS message is: <SGXSR><SPACE><Trading Account No.> (e.g. SGXSR 0123456)

4. Subject to these terms and conditions and provided that the conditions set out in Clause 3 are fulfilled, only Customers with access to iOCBC, who send in the SMS will be entitled to complimentary subscriptions to StockReports+ and iMatrix's Market Depth (the "Subscriptions"). The Subscriptions will be activated according to the below schedule after the SMS is received and will be valid until the earlier of 28 September or the closure of the Customer's trading account.

When the SMS is received by OSPL	When Subscription will be activated
20 July to 2 August 2018	11 August 2018
3 August to 16 August 2018	24 August 2018
17 August to 30 August 2018	7 September 2018
31 August to 13 September 2018	21 September 2018

OSPL reserves the right to amend the above dates without prior notice. OSPL shall not be liable to any person for any claims, costs, expenses, loss or damage suffered by any person as a result any changes.

Regardless of when the Subscriptions are activated, the Subscriptions will be deactivated on 28 September 2018. Once the Subscriptions are deactivated, Customers will only be able to access StockReports+ and iMatrix's Market Depth on a paid subscription basis at the prevailing rate at that point in time.

5. OSPL shall have the right to disqualify a Customer from the Promotion, terminate the Subscriptions if:
 - a) his/her account(s) opened with OSPL is/are closed before the Subscriptions 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.
6. OSPL shall not be responsible or liable for any error, failure, or delay of transmission of the SMS resulting in delayed or failed Subscriptions.

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7. OSPL shall not be responsible or liable for any errors in the account number stated in the SMS resulting in delayed or failed Subscriptions.
 8. If any Customer is subsequently discovered to be not entitled or ineligible to participate in the Promotion or to receive the Subscriptions, OSPL reserves the right to (i) forfeit, withdraw or withhold the Subscriptions at any time or (ii) (where the Subscriptions have been awarded and/or utilised) reclaim the Subscriptions, or request the relevant customer to repay to or compensate OSPL for the Subscriptions at any time. No person shall be entitled to any payment or compensation from OSPL should any Subscription be forfeited, withdrawn, withheld or if any Subscription is reclaimed by OSPL or a customer is asked to repay to or compensate OSPL the value of a Subscription for whatsoever reasons.
 9. OSPL may, at any time at its absolute discretion, without notice or assigning any reason therefore, (a) change the term of the Subscriptions or (b) replace or substitute the Subscriptions with any other 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.
 10. The Subscriptions are strictly not transferable to any party whatsoever. Further, the Subscriptions are not exchangeable for cash, other form of credit, or otherwise.
 11. Participants in the Promotion will not be eligible to participate in other promotions conducted by OSPL unless otherwise approved by OSPL in its sole and absolute discretion.
 12. 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 or the Subscriptions, howsoever arising, including, without limitation, (i) any act or omission relating to any participation by any Customer howsoever caused, and (ii) any error in computing eligibility, any breakdown or malfunction in any computer system or equipment or any notice which is misdirected or lost in the post.
 13. The eligibility of each Customer to participate in the Promotion and/or to receive the Subscriptions 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.
 14. 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.
 15. 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.
 16. 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.
 17. 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.