

**Terms and Conditions governing the Gold Privileges Rewards for 2Q2017**

- 1) 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 2Q2017 (the “Promotion”).
- 2) The Promotion is valid between 1 April 2017 and 30 June 2017 (both dates inclusive) or such other period as may be determined by OSPL at its absolute discretion (the “Promotion Period”).
- 3) Only individual and joint accounts opened by retail customers (“Customers”, and each a “Customer”) are eligible (corporate accounts will not be considered) for the Promotion.
- 4) Subject to these terms and conditions and provided that the condition set out in Clause 3 is fulfilled, each Customer is entitled to receive the following rewards when they meet the respective criteria (“Rewards”):

	<b>Rewards</b>	<b>Criteria</b>
Tier 1	<ul style="list-style-type: none"> <li>• \$100 Trade Credits (credited by 31 July 2017)</li> <li>• 3 months complimentary US live price feed (NYSE, AMEX, NASDAQ) (awarded from August – October 2017)</li> <li>• 3 months complimentary subscription to StockReports+ (awarded from August – October 2017)</li> <li>• 5 months complimentary subscription to The Edge (awarded from August – December 2017)</li> <li>• 3 months Priority Registration to OSPL Seminars/Events (awarded from August – October 2017)</li> </ul>	<ul style="list-style-type: none"> <li>• Accumulate at least <b>S\$10,000</b> or more in gross brokerage for all trades performed using his/her Cash, Margin and/or Share Borrowing accounts during the Promotion Period</li> </ul>
Tier 2	\$50 Trade Credits (credited by 31 July 2017)	Accumulate <b>more than or equal to S\$3,000 and less than S\$10,000</b> in gross brokerage for all trades performed using his/her Cash, Margin and/or Share Borrowing accounts during the Promotion Period
Bonus Tier	\$80 Trade Credits (credited by 31 July 2017)	For clients who do not have an existing Share Financing (“SF”) account with OSPL prior to the commencement of the Promotion Period, successfully open an SF account during the Promotion Period and incur an SGD “ <b>Loan amount</b> ” of at least S\$50,000 as at 30 June 2017.  “ <b>Loan amount</b> ” is defined as the net outstanding amount that is subjected to interest charges. Loan amount does not include outstanding transactions of securities which are not due

- 5) The Trade Credits 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 31 July 2017.
- 6) Each Customer is only entitled to receive the Rewards once, notwithstanding he/she may have more than one account and the conditions set out in Clause 3 and criteria in Clause 5 are fulfilled for more than one such account.

Customers may only enjoy either a Tier 1 or Tier 2 Reward (as applicable) with the Bonus Tier Reward at the same time.

- 7) Customers with Singapore and Malaysian addresses will receive physical copies of The Edge, Singapore Edition. Customers with overseas addresses, who have a valid email address in our records, will be given the access rights to the online publication of The Edge.
- 8) Access to US live price feed and StockReports+ will be activated latest by 9 August 2017.
- 9) 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.
- 10) New 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.
- 11) 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.
- 12) 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.
- 13) The Rewards are strictly not transferable to any party whatsoever. Further, the Rewards are also not exchangeable for cash, other form of credit, or otherwise unless otherwise permitted by OSPL in its sole and absolute discretion.

- 14) 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.
- 15) 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.
  - 16) 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.
  - 17) 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.
  - 18) 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.
  - 19) 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.