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**Terms and Conditions governing the YIP New Account Opening Promotion**

- 1) Employees, Remisiers, and Account Executives of OCBC Securities Private Limited (“OSPL”) and their immediate family members are not eligible to participate in this Young Investors’ Programme (“YIP”) New Account Opening Promotion (the “Promotion”).
- 2) The Promotion is valid only for accounts successfully linked from 1 January 2017 onwards, or such other period as may be determined by OSPL in its absolute discretion.
- 3) To participate in this Promotion, the following conditions must be fulfilled:
  - (a) only individual and joint trading accounts opened by retail customers between the age of 18 and 29 under the YIP (the “YIP Trading Account”) are eligible for this Promotion. Corporate trading accounts are not eligible for this Promotion;
  - (b) the YIP Trading Account applicants must not be existing customers of OSPL prior to 1 January 2017 and the said new applicants must open a new YIP Trading Account with OSPL anytime from 1 January 2017 onwards (“New Customers”, and each a “New Customer”);
  - (c) the reference code “YIP” must be indicated on the top right hand corner of the trading application form;
  - (d) the new YIP Trading Account is successfully opened with OSPL from 1 January 2017 onwards. In this regard, all applications (which must be correctly completed and submitted together with all correct required supporting documents) must be approved by OSPL and the new trading account must be opened and linked with the relevant New Customer’s CDP accounts successfully and
  - (e) successfully opened YIP Trading Accounts will be assigned to a designated team of Trading Representatives (TR) only. YIP Trading Account applicants cannot nominate a TR of their preference.
- 4) Subject to these terms and conditions and provided that the conditions set out in Clause 3 are fulfilled, each New Customer is entitled to receive:

Trade commission rebate on the first contract (the “Qualifying Contract”) executed (excluding goods & services tax, buy-ins, CPF and SRS trades) with OSPL under the New Customer’s new YIP Trading Account within the first 3 months of when the new YIP Trading Account is successfully opened subject to the condition that each New Customer is only entitled to receive a maximum aggregate of not more than S\$50 of trade commission rebate (“Rebate”).

If trades are amalgamated, it will be calculated as one contract. “Amalgamation” means a consolidation or amalgamation of trades that meet the following conditions:

- (a) customers must have indicated “YES” for amalgamation on ALL contracts;
- (b) the amalgamated trades must be of the same trading day;
- (c) the amalgamated trades must be of the same stock;
- (d) the amalgamated trades must be of the same settlement currency;
- (e) the amalgamated trades must be of the same action (e.g. buy action amalgamates with another buy action);
- (f) the amalgamated trades must be of the same payment mode; and
- (g) the amalgamated trades must be done under the same trading account.

- 5) The Rebate entitled by each New Customer will be credited into any of the customer's trading accounts or (if a customer has more than 1 trading account) any of such customer's trading accounts as may be selected by OSPL at any time during the following calendar month after the execution of the Qualifying Contract.
- 6) New Customers will be entitled to the Rebate:
  - (a) as long as the New Customer maintains the same YIP Trading Account; or
  - (b) until the Promotion expires 2 years from the date such YIP Trading Account is opened,whichever is earlier. For example, if the YIP Trading Account is opened in March 2017, the Promotion will expire on 31 March 2019.
- 7) New Customers will be disqualified for this Promotion if:
  - (a) his/her own account opened with OSPL is/are closed before the Rebate(s) 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.
- 8) OSPL is entitled to reject any trading account application without any obligation to furnish any reasons for such rejection. Submission of new trading account applications (electronically or otherwise) does not imply approval for the opening of a trading account with OSPL.
- 9) If any customer is subsequently discovered to be not entitled or ineligible to participate in the Promotion or to receive the Rebate(s), OSPL reserves the right to (i) forfeit, withdraw or withhold the Rebate(s) at any time or (ii) (where the Rebate has been awarded and/or utilised) reclaim the Rebate or request the relevant customer to repay to or compensate OSPL the Rebate at any time. No person shall be entitled to any payment or compensation from OSPL should any Rebate be forfeited, withdrawn, withheld or if any Rebate is reclaimed by OSPL or a customer is asked to repay to or compensate OSPL the relevant Rebate for whatsoever reasons.
- 10) OSPL may, at any time at its absolute discretion, without notice or assigning any reason therefore, (a) change the amount of the Rebate or (b) replace or substitute the Rebate 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.
- 11) The Rebate(s) are strictly not transferable to any party whatsoever. Further, the Rebate(s) are also not exchangeable for cash, other form of credit, or otherwise unless otherwise permitted by OSPL in its sole and absolute discretion.
- 12) Participants in this Promotion will not be eligible to participate in other promotions conducted by OSPL unless otherwise approved by OSPL.
- 13) 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.

- 14) The eligibility of each customer to participate in the Promotion and/or to receive the Rebate(s) 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.
- 15) 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.
- 16) 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.
- 17) 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.
- 18) 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.
- 19) In the event of any discrepancy between the English version of these terms and conditions and the translation of these terms and conditions in any other languages, the English version shall prevail.

**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.