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**Terms and Conditions Governing Share Financing “2.28% Bonds Promotion” Promotion**

1. The Promotion is valid between 01 January 2018 to 31 December 2018, both dates inclusive (the “**Promotion Period**”).
2. To be eligible for the Promotion, the following conditions must be fulfilled by the customer:
  - (i) he/she must be an OCBC Securities Private Limited (“**OSPL**”) Share Financing (“**SF**”) account holder;
  - (ii) he/she must be currently subject to interest rate that are above the promotional interest rate (“**Promotional Rate**”) stated below;
  - (iii) only marginable bonds purchased through SF accounts and/or loans pledged against marginable bonds as collateral for trading in SF accounts during the Promotional Period are entitled to the Promotional Rate; and
  - (iv) loan amount entitled to Promotional Rate is capped at the notional value of the marginable bonds

Example:        Bonds Price = Notional Value x Price of Bonds (Derived in %)  
                      ABC Bond = S\$250,000 x 100%

loan amount entitled to promotional rate = S\$250,000

3. Subject to the fulfillment of the above conditions, such customer will then be entitled to the following Promotional Rate:

<b>Currency of Loan</b>	<b>Promotional Rate</b>
SGD	2.28%

- (i) the Promotional Rate will be credited to such customer’s account in the form of a rebate (“**Interest Rebate**”) within the next working calendar month (“**Redemption**”). The Interest Rebate(s) will cease if the purchased bonds are sold, redeemed, transferred out, downgraded to non-marginable or have defaulted or matured; and

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- (ii) the duration in which Redemption occurs (“**Redemption Period**”) is subject to OSPL’s right to terminate, vary, supplement, amend or modify the Promotion, whichever is earlier.
4. A customer will be disqualified for the Promotion if:
- (i) any of his/her accounts with OSPL is reported for delinquency; or
  - (ii) he/she has outstanding contra losses with OSPL which are overdue for more than 21 calendar days; or
  - (iii) his/her own SF account is closed or suspended before the Interest Rebate(s) are given.
5. If any customer is subsequently discovered to be not entitled or ineligible to participate in the Promotion or to receive the Interest Rebate(s), OSPL reserves the right to (i) forfeit, withdraw or withhold the relevant Interest Rebate at any time or (ii) (where the Redemption has been performed) reclaim the Interest Rebate, or request the relevant customer to repay to or compensate OSPL the Interest Rebate at any time. No person shall be entitled to any payment or compensation from OSPL should any Interest Rebate be forfeited, withdrawn, withheld or if any Interest Rebate is reclaimed by OSPL or a customer is asked to repay to or compensate OSPL the relevant Interest Rebate for whatsoever reasons.
6. OSPL may, at any time, at its absolute discretion, without notice or assigning any reason therefore, (a) change the Promotional Rate, (b) change the Redemption Period, (c) withhold any Interest Rebate(s) or (d) impose a limit as to how much Interest Rebate(s) any customer may be entitled to. OSPL may also at any time at its sole and absolute discretion, without notice or assigning any reason therefore, terminate the Promotion or vary, delete, supplement, amend or modify any one or more of these terms and conditions in such manner as it shall deem fit. OSPL shall not be liable to any person or any claims, costs, expenses, loss or damage suffered by any person as a result of the aforementioned matters.
7. The Interest Rebate(s) are strictly not transferable to any party whatsoever. Further, the Interest 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.
8. Participants in the Promotion will not be eligible to participate in other promotions conducted by OSPL unless otherwise approved by OSPL.

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9. 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.
  10. The eligibility of each participant to participate in the Promotion and/or to receive the Interest Rebate 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.
  11. 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.
  12. These terms and conditions shall be governed by the laws of Singapore and the participants in the Promotion irrevocably submit to the exclusive jurisdiction of the courts of Singapore.
  13. 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.
  14. 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

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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.