

Terms and Conditions Governing OCBC Supplementary Retirement Scheme (SRS) Promotion.

The following terms and conditions shall apply to the OCBC Supplementary Retirement Scheme (SRS) Promotion 2013 – New SRS Account Opening (the “Promotion”).

1. Eligibility

1.1 Under the terms and conditions of this Promotion, the first 2,000 individuals who successfully open an Eligible SRS Account will be awarded a S\$30 Robinsons voucher (the “Gift”). “Eligible SRS Account” means a new SRS Account opened with OCBC Bank within the Promotion Period (as defined below), and an initial deposit of at least S\$8,000 has been successfully deposited into such new SRS Account on the day of the account opening.

1.2 The Promotion commences on 7 October 2013 and ends on 31 December 2013 or such date(s) as may be determined and notified by OCBC Bank in its discretion (“Promotion Period”).

1.3 To be eligible for this Promotion, an individual is required to submit an application to open the Supplementary Retirement Scheme (SRS) Account to OCBC Bank. Only applications which are duly completed and accompanied by the relevant supporting documents requested by OCBC Bank in its discretion and which are received by OCBC Bank during the Promotion Period will be considered.

2. Award of Promotional Gift

2.1 Each customer is limited to one Gift per person and this Promotion is only valid whilst stocks last.

2.2 OCBC Bank reserves the right to reclaim the equivalent value of the Gift from the accountholder of an Eligible SRS Account and/or other OCBC Bank account in the event that the accountholder terminates his/her SRS Account within 12 months from the account opening date or in the event of duplicated redemptions.

2.3 The eligibility of each accountholder to receive the Gift shall be determined at the discretion of OCBC Bank. The Gift is not exchangeable for cash or other items.

2.4 OCBC Bank reserves the right to substitute the Gift with an item of similar value. OCBC Bank shall not be responsible for the quality, merchantability or the fitness for any purpose or any other aspect of any gift. Notwithstanding anything herein, OCBC Bank shall not of any time be responsible or held liable for any defects or malfunction in any gift, and/or for any loss, damage or harm suffered or incurred by or in connection with the use of any gift by any person.

2.5 OCBC Bank reserves the right to disqualify any person from receiving the Gift and in the event that the Gift has been awarded, to reclaim or withdraw the Gift from such person via various means, including but not limited to, debiting the value of the Gift from such person’s OCBC Bank account. OCBC Bank reserves the right to correct any errors in its award of any Gift to any person at any time without notice. No person shall be entitled to any payment or compensation from OCBC Bank should any person be disqualified from receiving any Gift or the Gift be forfeited, reclaimed or withdrawn.

3. General

3.1 This Promotion is not valid with other OCBC Bank offers or promotions unless otherwise stated.

3.2 The OCBC Terms and Conditions Governing Supplementary Retirement Scheme (SRS) Account (available at www.ocbc.com) apply.

3.3 OCBC Bank reserves the right to waive, vary or amend any of these Terms and Conditions without prior notice. The decision of OCBC Bank on all matters relating to this Promotion shall be final and binding.

3.4 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.

3.5 These Terms and Conditions shall be governed by laws of Singapore and the participants irrevocably submit to the non exclusive jurisdiction of the courts of Singapore

3.6 A person who is not a participant to this Promotion shall have no right under the Contracts (Right of Third Parties) Act (Cap 53B) to enforce any of these terms and conditions