

Terms and Conditions Governing Free Share with Cash Credit Redemption Campaign (February 2025)

Promotion Period

1. The Free Share with Cash Credit Redemption Campaign (the "Promotion") will take place from 3rd to 28th February 2025 (both dates inclusive), or such other period(s) as may be determined by Oversea-Chinese Banking Corporation Limited ("OCBC Bank") and OCBC Securities Private Limited ("OSPL") in their absolute sole discretion (the "Promotion Period").

Eligibility and Promotion Mechanics

2. You are eligible to participate in this Promotion if you fulfil the following conditions ("Eligible Customer"):
 - (a) you redeem OCBC\$ for an aggregate of S\$200 Cash Credit during the Promotion Period. This can be done via OCBC Internet Banking (<https://internet.ocbc.com/internet-banking/digital/web/sg/cfo/rewards-portal/>) or OCBC Digital App (Rewards tab > Cash Credit);
 - (b) you do not have an Online Equities Account ("OEA") or any trading account opened or maintained with OSPL (whether it is an individual, joint, retail or corporate account) before the start of the Promotion Period);
 - (c) you successfully apply for and open an OEA during the Promotion Period. This can be done [here](#); and
 - (d) your OEA is active and in good standing from the time of opening until the point of fulfilment of the Gift (as defined below).
3. Eligible Customers who meet the terms and conditions herein will be entitled to receive 1 Palantir share [Product ID: 300110] (the "Gift").
4. Each Eligible Customer who meets the terms and conditions herein is only entitled to one Gift.
5. The promotion is limited to the first 100 Eligible Customers who meet the terms and conditions herein during the Promotion Period. In the event that any person found entitled to the Gift is subsequently found to be ineligible for the Promotion, OCBC Bank and OSPL shall not be obligated or liable to provide the Gift to another Eligible Customer.
6. If any customer is subsequently discovered to be ineligible to participate in the Promotion or to receive the Gift, OCBC Bank and OSPL reserve the right to (i) forfeit or withdraw the Gift at any time; or (ii) (where the Gift has been redeemed) claw-back the Gift or request the relevant customer to repay to or compensate OCBC Bank and OSPL the value of the Gift at any time, and OCBC Bank and OSPL shall have the right to debit the value of the Gift plus any goods and services tax or such other amount as they deem fit from the account(s) of the customer. No person shall be entitled to any payment or compensation from OCBC Bank or OSPL should any Gift be forfeited or withdrawn, if any Gift is reclaimed by OCBC Bank or OSPL, or if a customer is asked to repay to or compensate OCBC Bank or OSPL the value of the Gift for any reason.

Fulfilment of the Gift

7. For an Eligible Customer entitled to a Gift, the Gift will be deposited into his or her OEA by the end of the next calendar month from the date of redemption.
8. OCBC Bank and OSPL reserve the right to substitute the Gift(s) for any item of similar value, including the shares of another company in their sole and absolute discretion. The Gift(s) credited into an Eligible Customer's OEA may differ in dollar value due to market movements. OCBC Bank's and OSPL's decisions on the dollar value of the Gift(s) credited shall be final and binding on all participants, and no correspondence or appeal on the dollar value of the Gift(s) shall be entertained by OCBC Bank or OSPL.
9. This Promotion shall not apply in conjunction with any other privileges or promotions unless otherwise stated.

General

10. The eligibility of any customer to participate in this Promotion and/or receive any Gift shall be determined at the absolute discretion of OCBC Bank and OSPL.

11. OSPL and OCBC Bank shall have the right to disqualify an Eligible Customer from the Promotion in the following situations:
 - (a) his/her account(s) opened with OSPL or OCBC Bank is closed before the Gift is given;
 - (b) any of his/her accounts with OSPL or OCBC Bank is reported for delinquency; or
 - (c) he/she has outstanding contra losses with OSPL which are overdue for more than 21 calendar days.
12. OCBC Bank and OSPL reserve the right at their absolute discretion to terminate the Promotion or vary, delete or add to any of these terms and conditions at any time without notice including, without limitation, the eligibility of any customer and the dates of the Promotion.
13. OCBC Bank and OSPL shall not be responsible for the quality, merchantability or fitness for any purpose or any other aspect of the Promotion, or any product and/or service relating to the Promotion. Notwithstanding anything herein, OCBC Bank and OSPL shall not at any time be responsible or held liable for any defect or malfunction in any product or the deficiency in any service provided, and/or any loss, injury, damage, or harm suffered or incurred by or in connection with the Promotion, and/or the use of any product and/or service relating to the Promotion, by any person.
14. The decisions of OCBC Bank and OSPL on all matters relating to this Promotion shall be final and binding on all participants. No correspondence or appeal shall be entertained by OCBC Bank and OSPL. 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. OCBC Bank and OSPL shall not be responsible for any loss or damage to any person in connection with the Promotion howsoever arising, including any error in computing chances, any breakdown or malfunction in any computer system or equipment, or any notice which is misdirected or lost in the post or in transmission.
16. These terms and conditions shall be governed by the laws of Singapore and the participants irrevocably submit to the non-exclusive jurisdiction of the courts of Singapore. A person who is not a party to any agreement governed by these terms and conditions shall have no right under the Contracts (Right of Third Parties) Act 2001 to enforce any of these terms and conditions.
17. The OEA, and all investments, trades and/or transactions (collectively, "Transactions") made thereunder via OCBC digital app are operated and made available to you directly, by OSPL (notwithstanding that they may incorporate the OCBC Digital mark, logo trademarks and/or other OCBC trademarks). The access and use of the OEA and all Transactions made thereunder via OCBC Digital app are made directly with OSPL and are subject to its terms and conditions. Under no circumstances will OCBC Bank be responsible or liable for the provision, access, or use of the Online Equities Account, and/or any of the Transactions made there under via OCBC Digital app.
18. By participating in this Promotion, the Eligible Customer hereby agrees and consents to the collection, use and disclosure of their personal data by OSPL, OCBC Bank, and their related corporations (collectively, "OCBC Group"), for the purposes of administering this Promotion, verifying their identity, assessing their eligibility for the Promotion and Gift, and other reasonable purposes (collectively, "Purposes"), in accordance with OSPL's and OCBC Bank's Data Protection Policies, accessible via:
 - (a) OCBC: OCBC Website > Personal Banking > Policies; and
 - (b) OSPL: iOCBC Website > Security, Privacy, Policies > Data Protection Policy,

Where the personal data of another individual is provided to OCBC Group, the discloser of such information confirms that consent has been obtained from such individual for the collection, use, and disclosure of their personal data to the OCBC Group for the Purposes.