

Terms and Conditions governing the Share Financing Promotion 2022 (the “T&Cs”)

- 1) This Share Financing Promotion 2022 (the “Promotion”) is valid between 1 September 2022 and 31 December 2022 (both dates inclusive) or such other period (the “Promotion Period”) as may be determined by OCBC Securities Private Limited (“OSPL”) at its absolute discretion.
- 2) Employees, Remisiers, and Trading Representatives of OSPL are not eligible to participate in this Promotion.
- 3) All accounts, including individual and joint by retail customers, and corporate accounts (the “Customers”, and each a “Customer”), opened and maintained with OSPL is/are eligible to participate in this Promotion.
- 4) Customers shall be considered eligible for the Promotion if the customer has satisfied the conditions under either 4(a) or 4(b) below:
 - (a) New share financing customers must, during the Promotion Period,
 - i. have successfully opened a Share Financing account, and
 - ii. transferred S\$1 million worth of marginable stocks to OSPL, and
 - iii. successfully assessed by OSPL to be an Accredited Investor (“AI”) and declared to be an AI.
 - (b) Existing share financing customers must, during the Promotion Period,
 - i. have successfully transferred S\$1 million worth of fresh marginable stocks to OSPL (for avoidance of doubt, marginable stocks that are already kept, maintained and/or held in the customer’s account prior to this Promotion Period will not be considered and calculated towards the total S\$1 million worth of fresh marginable stocks), and
 - ii. successfully assessed by OSPL to be an Accredited Investor and declared to be an AI or is already an AI.

(collectively “Eligible Customers”, each an “Eligible Customer”)

- 5) Eligible Customers who have satisfied the conditions under clause 4(a) or clause 4(b) will stand a chance to receive the interest and/or trade commission rebates below (“Rebate”) –
 - (i) One month worth of interest rebate for the first twelve months of interests incurred under the Share Financing account, capped at S\$5,000. For the avoidance of doubt, Eligible Customers will receive an interest rebate amounting to the average of the monthly interests incurred during the first 12 months, with the month of sign up determined as the first month.

Example: If the Eligible Customer incurred a S\$1,200 interest over the first 6 months from the month of successful Share Financing account opening and AI status declaration during the promotion period and another S\$600 interest in the subsequent 6 months, such Eligible Customer will be entitled to S\$100 worth of interest rebate for the first 6 months and S\$50 worth of interest rebate for the subsequent 6 months.
 - (ii) 10% trade commission rebates (excluding goods & services tax) for the first 3 months of successful Share Financing account opening and AI status declaration during the Promotion Period (“Rebate”), capped at S\$5,000. Eligible Customers must have successfully placed buy or sell orders of any amount during these 3 months. Buy-ins, CPF and SRS trades are excluded.

- 6) During the Promotion Period, each Eligible Customer is entitled to enjoy the Promotion (as mentioned in Clause 5 above) multiple times as long as OSPL is satisfied that the Eligible Customer has fulfilled the conditions under Clauses 4 and 5, notwithstanding that the Eligible Customer may have more than one account and that the criteria in Clause 4 are fulfilled for more than one such account.
- 7) Eligible Customers will be required to pay the full standard commission and interest rate for the relevant trades performed upfront, and the Rebate will be subsequently credited into the Eligible Customers' trading account.

For standard rates, please visit <https://www.iocbc.com/iwov-resources/sg/ocbc/osp/PDF/ConsolidatedCommissionCharges.pdf>. For Share Financing interest rates, please visit <https://www.iocbc.com/promotions/index#quality-priced-loan>.

- 8) The Rebate that each Eligible Customer receives will be credited into the Eligible Customer's trading account or (if a Customer has more than one (1) trading account) any one of such Eligible Customer's trading accounts as may be selected by OSPL, at its sole and absolute discretion, according to the below schedule.

Month of successful Promotion sign up	Commission Rebate Latest by -	Interest Rebate Latest by -
September 2022	28 February 2023	1 st rebate - 31 March 2023
		2 nd rebate – 30 September 2023
October 2022	31 March 2023	1 st rebate – 30 April 2023
		2 nd rebate – 31 October 2023
November 2022	30 April 2023	1 st rebate – 31 May 2023
		2 nd rebate – 30 November 2023
December 2022	31 May 2023	1 st rebate – 30 June 2023
		2 nd rebate – 31 December 2023

- 9) If trades are amalgamated, they will be calculated as one single contract. "Amalgamation" means a consolidation or amalgamation of trades that meet the following conditions:
- (a) Eligible Customers must have indicated "YES" for amalgamation on ALL trades;
 - (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 or sell action amalgamates with another sell action);
 - (f) the amalgamated trades must be of the same payment mode; and
 - (g) the amalgamated trades must be performed under the same trading account.
- 10) Notwithstanding clause 2, 3, 4 and 5 above, an Eligible Customer will be disqualified from this Promotion if:
- (a) the Eligible Customer's own account(s) with OSPL is/are closed before the Rebate is credited into the Eligible Customer's trading account;
 - (b) any of the Eligible Customer's accounts with OSPL is reported for delinquency;
- or

- (c) the Eligible Customer has outstanding contra losses with OSPL which are overdue for more than 21 calendar days.
- 11) If any Eligible Customer is subsequently disqualified or found to be ineligible to participate in this Promotion, OSPL reserves the right (i) to forfeit, withdraw, cancel, terminate, suspend or withhold the Promotion in relation to such Eligible Customer at any time, with or without notice or reason to such Eligible Customer, and/or (ii) where any amount in relation to the Promotion has been awarded to, credited to and/or utilised by such Eligible Customer, to reclaim and demand for repayment of any and all of the amount so awarded, credited or utilised, and the Eligible Customer shall immediately, upon such demand from OSPL repay any and all portion and amount as demanded by OSPL.
- 12) OSPL may, at any time at its absolute discretion, without notice or assigning any reason, (a) change any amount or value of the Rebate under the Promotion, or (b) replace or substitute the Promotion with any other form including but not limited to prizes and/or gifts in the value as may be determined by OSPL in its sole discretion. Further, OSPL shall be entitled, at any time at its sole and absolute discretion, without notice or assigning any reason therefore, to terminate this Promotion or vary, supplement, amend or modify any one or more of these terms and conditions in any manner as it shall deem fit.
- 13) The Promotion is strictly not transferable to any party whatsoever. Further, the Promotion is also not exchangeable for cash, other forms of credit, or otherwise unless otherwise permitted by OSPL in its sole and absolute discretion.
- 14) For avoidance of doubt and notwithstanding anything to the contrary, in no event shall OSPL be liable for any claims, losses, liabilities and costs and expenses sustained or incurred or suffered by any Customer or any other person in connection with (i) the offering of this Promotion, or (ii) the forfeiture, withdrawal, cancellation, termination, suspension, withholding of, or any changes made to, the Promotion or the terms and conditions hereunder by OSPL at any time and in its sole discretion, with or without notice or reason, or (iii) any special, indirect, consequential or punitive damages, howsoever arising, and the Customer hereby waive, release and agree not to sue upon any such claim for any such damages, whether or not accrued and whether or not know or suspected to exist in his/her/its favour.
- 15) The eligibility of each Customer to participate in this Promotion shall be determined at the absolute discretion of OSPL. The decision of OSPL on all matters relating to this Promotion shall be final and conclusive, and no correspondence or queries in relation thereto will be entertained.
- 16) In the event of any inconsistency between these terms and conditions and any brochure, marketing or promotional material in relation to this Promotion, these terms and conditions shall prevail.
- 17) These terms and conditions shall be governed by the laws of Singapore and the Customers and/or any participants in this 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 or amendments (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 Customers and participants in this Promotion expressly and irrevocably permits and authorises OSPL to disclose any and all information regarding their participation in this Promotion, their particulars (including bank account numbers and personal information) to the parties involved in organising, promoting and conducting this Promotion, and where required to be disclosed pursuant to the applicable law, rules and regulation, or where requested by any governmental, supervisory, regulatory body (including but not limited to MAS, FIDReC and SGX).

General Disclaimer for OCBC Securities

Trading in capital markets products and borrowing to finance the trading transactions (including, but not limited to leveraged trading or gearing) 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 capital markets product taking into account your investment objectives, financial situation or particular needs before making a commitment to trade or purchase the capital markets product. In the event that you choose not to seek advice from a financial adviser, you should consider whether the capital markets product is suitable for you. You should consider carefully and exercise caution in making any trading decision whether or not you have received advice from any financial adviser.

For leveraged or margin trading, the amount of initial margin is small relative to the value of the transaction. As such, the transaction is highly 'leveraged' or 'geared'. A relatively small market movement will have a proportionately larger impact on the funds you have deposited or will have to deposit; this can work in your favour or against you. You may sustain a total loss of the initial margin funds and any additional funds deposited with the firm to maintain your position. If the value of the collaterals declines substantially, falling below the maintenance margin requirement, or if the market moves against your position or margin levels are increased, you may be called 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.

The information provided herein is intended for general circulation/discussion purposes only and may not be published or circulated (in whole/in part) without our written consent. It does not take into account the specific investment objectives, financial situation or particular needs (collectively "Objectives") of any particular person. This does not constitute an offer/solicitation to buy/sell/subscribe for any capital markets products or to participate in any particular trading or investment strategy. Any proposed transaction is subject to the final expression of the terms in the definitive agreement/confirmation. No representation or warranty whatsoever (including without limitation any representation or warranty as to accuracy, usefulness, adequacy, timeliness or completeness) in respect of any information (including without limitation any statement, figures, opinion, view or estimate) provided herein is given by OSPL and it should not be relied upon as such. OSPL does not undertake an obligation to update the information or to correct any inaccuracy that may become apparent at a later time. All information presented is subject to change without notice. OSPL shall not be responsible or liable for any loss or damage whatsoever arising directly/indirectly howsoever in connection with or as a result of any person acting on any information provided herein.