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Terms and Conditions Governing Share Financing Quality Priced Loan+ promotion ("Promotion").

1. This Quality Price Loan+ promotion is made available by OCBC Securities Private Limited ("OSPL") and is valid till 31 December 2022 or such other period as may be determined by OSPL (the "**Promotional Period**").
2. This Promotion consist of:
  - a. preferential online brokerage promotion, which is only applicable for online trades executed via Customers' margin accounts.
  - b. preferential interest offering, which is only applicable for loans made in Singapore (SG) Dollar, United States (US) Dollar, Hong Kong (HK) Dollar, and Australia (AU) Dollar.
  - c. credit interest rate offering, which is only applicable for HK Dollar credit balances. Interest computation is on daily revolving calculations (daily computed and compounded, of which OSPL will retain 15% withholding tax for Customers who are categorized as non-Singapore resident).
3. Customers who are opted into "Quality Priced Loan+" will be converted to normal "Quality Priced Loan" scheme upon cessation of this "Quality Priced Loan+" Promotion.
4. All customers who have an account (regardless of the type of account, and regardless of whether the account is an individual, joint or corporate account) with OSPL will be entitled to participate in this Promotion subject to the following conditions:
  - a. (i) Customers with an existing Share Financing ("SF") account with OSPL ("Existing Customers") must fulfil at least one of the following criteria to be entitled to participate in this Promotion:
    - Increase marginable value or market value of portfolio by at least S\$50,000 within the Promotional Period
    - Make a cash deposit Cash of S\$20,000 or more within the Promotional Period
  - (ii) Customers without a SF account must have successfully opened a new SF account with OSPL within the Promotional Period ("New Customers"). For the opening a new SF account, new customers must have:
    - obtained confirmation that such SF account application has been approved by OSPL or that such SF account has been successfully opened with OSPL; and
    - the Customer's new SF account must be successfully linked with the Customers' CDP account.
  - (iii) Eligible Customers must apply to participate in this Promotion by submitting a duly completed and signed prescribed selection form ("Selection Form") to OSPL. By submitting the Selection Form, eligible Customers are deemed to have confirmed that he/she have read and understood these terms and conditions and agree to be bound by them. Please take note that OSPL may take up to 10 Business Days to process any Selection Form submitted.

For the purposes of these terms and conditions,

"Business Day" means any day on which OSPL is open for business in Singapore

"Customers" means Existing Customers and New Customers.

"Eligible Customers" means Customers who have either satisfied the conditions under Section 4 of these terms and conditions.

- b. All new SF account applications and/or applications to participate in this Promotion are subject to OSPL's review and approval and OSPL reserves the right to reject any application in its sole discretion, without assigning any reason for such rejection. In the event a Customer's new SF account application and/or application to participate in this Promotion is/has been rejected, OSPL shall not under any obligation to provide the Customer with any explanation, and OSPL shall not be liable for any losses or damages suffered or incurred by the Customer arising out of or in connection with such rejection.
- c. Where an eligible Customer's application to participate in this Promotion has been approved by OSPL, OSPL reserves the right to determine the date of enrolment on which the Blended Interest Rates under these terms and conditions will be applied to the amount of financing made available or to be made available to the eligible Customer by OSPL during the Promotion Period.

"Blended Interest Rate" means sum of each interest rates corresponding to the various grading, and concentration of marginable securities in the portfolio.

5. Subject to these terms and conditions, a Blended Interest Rate will be imposed on the amount of financing made available or to be made available to the Eligible Customer by OSPL under the Eligible Customer's SF account and subject to OSPL's Standard Trading Terms and Conditions (the "Financing"). The Blended Interest Rate will be computed on a daily basis according to a schedule of interest rates set out in Clause 7 below whereby the Blended Interest Rate imposed on the Financing is dependent on the quality of the Marginable Securities in the Eligible Customer's portfolio.
6. Notwithstanding anything to the contrary, if OSPL approves an Existing Customer's participation in this Promotion, such Existing Customer shall automatically be disqualified or withdrawn from any other preferential interest rates that he/she may be entitled to prior to the Relevant Participation Date.
7. Upon approval by OSPL of a Customer's application to participate in this Promotion, the applicable schedule of interest rates attributable to the different quality of Marginable Securities is set out in the table below.

Quality of Marginable Securities	Description	HKD and AUD Lending Rates	SGD and USD Lending Rates
Grade 1 Securities	Major global index component securities	2.80%	3.00%
Grade 2 Securities	Large cap securities with market capitalisation of more than S\$1 billion	2.80%	3.00%
Grade 3 Securities	Mid/small cap securities	3.50%	3.50%
Grade 4 Securities	All other Marginable Securities	7.50%	7.50%

Where the Eligible Customer's portfolio comprises Marginable Securities of differing grades, the Blended Interest Rate shall be calculated based on the relevant interest rates which correspond to the various differing grades, and will depend, *inter alia*, on the concentration of Marginable Securities the Customer holds from each grade.

For avoidance of doubt, OSPL reserves the right to vary, amend or change any of the interest rates set out in the table above including without limitation the schedule of interest rates under this Promotion. at any time, in its absolute discretion, without prior notice or assigning any reason.

8. Marginable Securities' marginable value in the Eligible Customer's portfolio as of previous business day, including all outstanding trades, shall be used for the computation of the interest rates on a daily basis.

The following tables are examples provided to illustrate how interest rates are computed based on the quality and Marginable Securities' marginable value in the Eligible Customer's portfolio.

"marginable value" means the market value of Marginable Securities recognized by OSPL for the purpose of determining margin maintenance ratio. Haircut to the marginable value if any is determined at the discretion of OSPL.

**^Scenario 1: Deposit cash and buy Grade 1 SGD Security**

	2 April (Mon)	3 April (Tue)	4 April (Wed)	5 April (Thurs)	6 April (Fri)
Buy / Sell	Buy 10,000 Grade 1 SGD Security @ S\$3.00	-	-	-	-
Settlement Date	5 April	-	-	-	-
Portfolio of Marginable Securities	10,000 Grade 1 SGD Security	10,000 Grade 1 SGD Security	10,000 Grade 1 SGD Security	10,000 Grade 1 SGD Security	10,000 Grade 1 SGD Security
Cash / Loan (-)	S\$10,000	S\$10,000	S\$10,000	- S\$20,000	-S\$20,001.64
Marginable Value	S\$30,000	S\$30,000	S\$30,000	S\$30,000	S\$30,000
Blended Interest Rate	3.00%	3.00%	3.00%	3.00%	3.00%
Interest Amount	0	0	0	S\$1.64	S\$1.64

**^Scenario 2: Deposit cash, buy and sell part of Grade 1 SGD Security**

	2 April (Mon)	3 April (Tue)	4 April (Wed)	5 April (Thurs)	6 April (Fri)
Buy / Sell	Buy 10,000 Grade 1 SGD Security @ S\$3.00	Sell 5,000 Grade 1 SGD Security @ S\$3.00	-	-	-
Settlement Date	5 April	6 April	-	-	-

Portfolio of Marginable Securities	10,000 Grade 1 SGD Security	5,000 Grade 1 SGD Security	5,000 Grade 1 SGD Security	5,000 Grade 1 SGD Security	5,000 Grade 1 SGD Security
Cash / Loan (-)	S\$10,000	S\$10,000	S\$10,000	- S\$20,000	-S\$5,001.64
Marginable Value	S\$30,000	S\$15,000	S\$15,000	S\$15,000	S\$15,000
Blended Interest Rate	3.00%	3.00%	3.00%	3.00%	3.00%
Interest Amount	S\$0	S\$0	S\$0	S\$1.64	S\$0.41

**^Scenario 3: Deposit cash, buy and sell Grade 1 SGD Security**

	2 April (Mon)	3 April (Tue)	4 April (Wed)	5 April (Thurs)	6 April (Fri)
Buy / Sell	Buy 10,000 Grade 1 SGD Security @ S\$3.00	Sell 10,000 Grade 1 SGD Security @ S\$3.00	-	-	-
Settlement Date	5 April	6 April	-	-	-
Portfolio of Marginable Securities	10,000 Grade 1 SGD Security	-	-	-	-
Cash / Loan (-)	S\$10,000	S\$10,000	S\$10,000	- S\$20,000	S\$9,996.71
Marginable Value	S\$30,000	S\$0	S\$0	S\$0	S\$0
Blended Interest Rate	3.00%	3.00%	3.00%	6.00%	6.00%
Interest Amount	S\$0	S\$0	S\$0	S\$3.29	S\$0

**^Scenario 4: Deposit cash, buy and sell Grade 4 Security**

	2 April (Mon)	3 April (Tue)	4 April (Wed)	5 April (Thurs)	6 April (Fri)
Buy / Sell	Buy 10,000 of Grade 4 Security @ S\$3.00	Sell 10,000 of Grade 4 Security @ S\$3.00	-	-	-
Settlement Date	5 April	6 April	-	-	-
Portfolio of Marginable Securities	10,000 of Grade 4 Security	-	-	-	-
Cash / Loan (-)	S\$10,000	S\$10,000	S\$10,000	- S\$20,000	S\$9,996.71

Marginable Value	S\$30,000	S\$0	S\$0	S\$0	S\$ 0
Blended Interest Rate	7.50%	7.50%	7.50%	6.00%	6.00%
Interest Amount	S\$0	S\$0	S\$0	S\$3.29	S\$0

^For the ease of illustration, brokerage and other fees are excluded. Customers should note that there are necessarily limitations and difficulties in using examples, tables or illustrations to provide a full explanation or depiction. All information, statements, figures, content, explanations, examples, and details (collectively, the "Information") contained above is intended for illustrative and/or information purposes only and should not be relied upon for any purpose whatsoever. Customers should, in the event of any doubt as to how to read or understand the examples, tables, illustration or information, contact OSPL for a fuller explanation, depiction or further details.

9. If the Eligible Customer's portfolio does not comprise any Marginable Securities, the Financing rates shall be subject to OSPL standard financing rates or any other rates deemed appropriate by OSPL.
10. If any Eligible Customer is subsequently discovered to be not entitled or ineligible to participate in this Promotion or to receive any preferential rates, OSPL reserves the right to (i) forfeit, withdraw or reverse any such preferential rates, at any time or (ii) (where any such preferential rates has been granted and/or utilised) reverse any such preferential rates or request the relevant Eligible Customer to repay or compensate OSPL in the amount of any such preferential rates or any amount of shortfall between the prescribed/standard rate and the preferential rate arising due to any such preferential rates, at any time. No person shall be entitled to receive any payment or compensation from OSPL should any such preferential rates be forfeited, withdrawn, withheld or if any such preferential rates is reversed by OSPL or a Eligible Customer is asked to repay or compensate OSPL for any shortfall between the prescribed/standard rate and the preferential rate arising from any such preferential rates for whatever reasons.
11. OSPL reserves the right at its sole discretion to withdraw any Eligible Customer from this Promotion at any time and to determine the date of such withdrawal.
12. All capitalized terms used herein and not otherwise defined under these terms and conditions will have the meanings set forth in the OSPL Standard Trading Terms and Conditions. These terms and conditions shall be read in conjunction with the OSPL Standard Trading Terms and Conditions and any other terms and conditions which govern the relationship between OSPL and the Customer (the "Other Terms and Conditions"). In the event of any inconsistency between these terms and conditions and the Other Terms and Conditions, these terms and conditions shall prevail. Further, in the event of any inconsistency between these terms and conditions and any brochure, marketing or promotional material relating to this Promotion, these terms and conditions shall prevail.
13. This Promotion and any preferential rates granted or derived from this Promotion is strictly not transferable to any party whatsoever. Further, any preferential rates are also not exchangeable for other forms of credit or otherwise, unless otherwise permitted by OSPL and OCBC in its sole and absolute discretion
14. OSPL may, at any time at its absolute discretion, without notice or assigning any reason therefor, (a) change the amount of any preferential rates or (b) replace or substitute any preferential rates with any other rebates or discount. OSPL may also at any time at its sole and absolute discretion, without notice or assigning any reason therefor, 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.

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.

15. Eligible Customers who participate in this Promotion are not eligible to participate in other interest schemes offered or conducted by OSPL unless otherwise approved by OSPL.
16. OSPL shall not be responsible for any loss to or damage incurred or suffered by any Customers or any other person in connection with this Promotion, howsoever arising, including, without limitation, any error in computing trade commissions or any form of rates, any breakdown or malfunction in any computer system or equipment and any notice which is misdirected or lost in the post.
17. 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 no correspondence or queries will be entertained.
18. These terms and conditions shall be governed by the laws of Singapore and the participants in this Promotion irrevocably submit to the non-exclusive jurisdiction of the courts of Singapore.
19. 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.
20. Without prejudice to these terms and conditions, all Customers who participate in this Promotion expressly and irrevocably permit and authorise OSPL to disclose, reveal and divulge information relating to their particulars to the parties involved in organising, promoting, and conducting this 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. OSPL and OCBC do not undertake an obligation to update any information provided herein or to correct any inaccuracy that may become apparent at a later time. OSPL and OCBC shall not be responsible for any loss or damage howsoever arising, directly or indirectly, as a result of any person acting on any information provided herein.