

Terms and Conditions Governing OCBC Ladies' Circle Member-Get-Member Promotion (the "Promotion")

- 1) The Promotion shall be valid from 25 January 2010 until 31 Mar 2010 (the "Promotion Period") or such date(s) as may be determined by OCBC Bank in its sole discretion from time to time. OCBC Bank shall be entitled to determine or amend the end date of the Promotion Period at any time and from time to time without prior notice.
- 2) "Existing Member" refers to any female individual who is a holder of an existing SmartSavings Account and has not opted out of the Ladies' Circle Programme.
- 3) "New Member" refers to any female individual who does not have an existing SmartSavings Account and has applied for a SmartSavings Account.
- 4) To be eligible for this Promotion:
 - (i) New Member must apply for a SmartSavings Account with a minimum initial deposit of S\$10,000 in fresh funds successfully during the Promotional Period;
 - (ii) New Member must be referred by an Existing Member; and
 - (iii) Applications must be submitted using the specific form provided for this Promotion which is available at www.ocbc.com/LadiesCircle.
- 5) The eligible New Member and Existing Member will each be entitled to receive a reward as may be determined by the bank at its absolute discretion from time to time.
- 6) Each New Member is restricted to **one** reward only regardless of the number of SmartSavings Accounts opened.
- 7) Self-referrers are not eligible for the Promotion.
- 8) OCBC Bank reserves the right to disclose to an Existing Member, the name of the New Member(s) who had indicated the name and/or particulars of the Existing Member in the application by the New Member(s) to open the SmartSavings Accounts.
- 9) If more than one Existing Member refers the same New Member within the Promotion Period, only the first application received by the Bank will be deemed valid for this promotion.
- 10) OCBC Bank reserves the right to deduct the equivalent value of the reward from the New Member's SmartSavings Account in the event that the New Member terminates her SmartSavings Account within 12 months from account establishment date.

- 11) The OCBC Terms and Conditions Governing Deposit and Terms and Conditions Governing OCBC Ladies' Circle (available at www.ocbc.com/tandc) apply.
- 12) OCBC Bank reserves the right to waive/vary/amend any of these terms and conditions without prior notice.
- 13) The decision of OCBC Bank on all matters relating to this Promotion will be at its absolute discretion and shall be final and binding.
- 14) All rewards shall be accepted on an "as is" basis. OCBC Bank gives no representation or warranty whatsoever as to the quality, merchantability or fitness for purpose or any other implied terms or conditions with respect to any reward. Notwithstanding anything herein, OCBC Bank shall not at any time be responsible or held liable for any defect or malfunction in any reward, and/or for any loss, injury, damage or harm suffered or incurred by or in connection with the use of any reward by any person. All rewards are neither transferable nor exchangeable for cash, credits or otherwise. All rewards are also subject to the terms and conditions accompanying them (if any).
- 15) OCBC Bank reserves the right, at its discretion, at any time, without notice or assigning any reason therefore, replace or substitute any reward under this Promotion with any other item of equal or similar value selected by OCBC Bank.
- 16) If OCBC Bank subsequently discovers that any person is in fact not eligible to participate in the Promotion or entitled to any reward, OCBC Bank may at its discretion forfeit the reward(s) (or reclaim it /them if already awarded) and award or dispose of it/them in such manner and to such person/persons as OCBC Bank deems fit. No person shall be entitled to any payment or compensation from OCBC Bank should any reward be forfeited.
- 17) 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.
- 18) These terms and conditions shall be governed by the laws of Singapore and the participants in the 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 (Right of Third Parties) Act (Cap 53B) to enforce any of these terms and conditions.