



## The OCBC Senior S\$ Time Deposit Promotion Terms and Conditions (15 June 2010 – 31 Jul 2010)

The following terms and conditions shall apply to the OCBC Senior S\$ Time Deposit Promotion (the “Promotion”).

1. This Promotion is open to all Eligible customers as defined in these terms and conditions only.
2. This promotion shall be valid from 15 Jun 2010 to 31 Jul 2010 or such other date(s) as may be determined and notified by OCBC Bank in its sole discretion from time to time.
3. “Eligible customer” means one of two or more holders of an existing OCBC SmartSenior Account which is opened in joint names.
4. All promotional interest rates and tenors are valid for a limited period only and are subject to change by OCBC Bank in its sole discretion without prior notice.
5. This Promotion is not valid with other offers or promotions unless otherwise stated.
6. For Eligible customers, the promotional interest rate is as follow:

| Deposit Amount          | S\$ Time Deposit interest rate (p.a.) | Tenor        |
|-------------------------|---------------------------------------|--------------|
| S\$5,000 –<br>S\$50,000 | 0.75%                                 | 12<br>months |

7. The S\$ Time Deposit placement can be made in the single name of an Eligible customer or in joint names in which case all joint placees must be Eligible customers.
8. OCBC Bank reserves the right to waive/vary/amend any of these terms and conditions without prior notice. The decision of OCBC Bank on all matters relating to this offer shall be final and binding.
9. The OCBC Terms and Conditions Governing Deposit (available at [www.ocbc.com/tandc](http://www.ocbc.com/tandc)) apply.
10. 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.
11. 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.
12. 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.