

## Terms & Conditions of New Joaquim Customer Program and Joaquim Platinum Upgrade Program:

1. The above Programs (the programs) are applicable only to Dongfang Lu and Luwan Sub-Branches in Shanghai and are not applicable to subsidiaries or branches of OCBC Bank (China) Ltd. (the Bank) in other mainland areas.
2. The above programs only apply to personal banking customers of Consumer Financial Services division of the Bank, excluding corporate customers of other business divisions.
3. "Fresh fund" refers to the first batch of new fund that the customer brings into the new account which he/she opens during the program period. "Fresh fund" also refers to the first batch of total incremental new fund that the customer brings into an existing account which was opened before the program commencement date. If the customer deposits and withdraws any fund after the program commencement date, the "fresh fund" equals to the first batch of new fund after the program commencement date minus the total withdrawal amount during the program period. "Fresh fund" should be in wealth management products in RMB and/or foreign currencies.
4. The following types of fund that the customer brings in during the program period will NOT be regarded as "fresh fund":
  - a) The total balance including placement value and accumulated return of the investment products before the program commencement date; and
  - b) The investment fund brought in during the program period that is less than or equal to the total amount which the customer withdraws during the promotion period.
5. To be qualified for the New Joaquim Customer Program, new customers shall have no personal banking account with the Bank before he/she opens account with the Bank during the program period.
6. Each eligible customer of the programs will receive the gift and a gift acknowledgement letter after 14 business days from the date of fresh fund deposit into the Bank; and he/she is required to sign the acknowledgement letter to confirm receipt of the gift.
7. Business days refer to the days the Bank opens to the general public, excluding Sundays and other public holidays.
8. All gifts cannot be cashed or exchanged for other gifts. If the gift item runs out of stock, the Bank has all rights to replace it with other gift item(s) of equivalent value.
9. The Bank does not provide warranty on the gift quality or related customer / repair services. Customers shall contact the gift manufacturer(s) directly for any problems related to gift quality and usage.
10. In the event that customer withdraws part or whole of the new funds injected during the program period, the Bank will deduct the gift's equivalent cash value from the customer's account on the day of withdrawal.
11. By participating in the programs, customers are construed to have read, fully understood and agreed to the terms and conditions of the programs.
12. If there are any discrepancies between the terms & conditions herein and any other brochures or marketing collaterals related to the programs, the terms & conditions herein shall prevail.

13. The Bank reserves all rights to final interpretation of the Terms & Conditions and to change gifts and program content accordingly.

**Terms & Conditions of “Sharing with Friends” Referral Program:**

- 1) Clause 1, 2, 7, 8, 9, 11, 12, 13 of the New Joaquim Customer Program and Joaquim Platinum Upgrade Program apply.
- 2) All new customers referred to the Bank via the “Sharing with Friends” Referral Program shall have no personal banking account with the Bank before they open account with the Bank during the program period.
- 3) Referrers must be customers of the Bank.
- 4) All referred new Joaquim Platinum or Gold Customers shall successfully open personal banking accounts with the Bank during the program period and maintain an account balance of RMB100,000 or above by the date the referral gift is issued.
- 5) Referral gifts are to be redeemed every 2 months from the beginning of the program. Each eligible referrer will receive the corresponding gift and he/she is required to sign the acknowledgement letter to confirm receipt of the gift.
- 6) For referral of three and above new Joaquim Platinum / Joaquim Gold Customers, only one corresponding gift will be given.