

Terms and conditions for the OCBC 'SG50 Home Trail' Promotion

The terms and conditions for the OCBC 'SG50 Home Trail' Promotion (the 'promotion') are made up of the following sections.

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Section A: OCBC 'SG50 Home Trail...' photo contest (the 'photo contest')

- 1 Who can enter?**
 - 1.1 The photo contest is open to everyone aged 21 or over. Although you need to be at least 21 years old to enter this contest, you can feature younger people in the photo.
 - 1.2 You do not have to have an account with OCBC Bank to enter.
 - 1.3 You do not need to take up an OCBC product or service to enter the photo contest.
 - 1.4 OCBC Bank employees can take part in the photo contest. However, the ten winners of the photo contest cannot be employees of OCBC Bank.

- 2 Qualifying period for the photo contest**
 - 2.1 The qualifying period refers to the following.
 - (i) **Uploading photo to our 'OCBC SG50 Home Trail' webpage**
You have to upload your photo to our SG50 Home Trail website between the start of 15 July 2015, Wednesday, 0001 hours and 10 August 2015, Monday, 2359 hours.
 - (ii) **Top 10 photos**
The top 10 photos will be the 10 photos which receive the most 'likes' on our SG50 Home Trail webpage between the start of 15 July 2015, Wednesday, 0001 hours and the 10 August 2015, Monday, 2359 hours.

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3 Further conditions for the photo contest

- 3.1 During the qualifying period, you have to upload your photo onto our 'SG50 Home Trail' webpage. Your photo should depict one of the SG50 Heart Map places and include a caption of not more than 500 characters (including spaces between words).
- 3.2 The SG50 Heart Map places are listed in Section E and you may refer to www.heartmap.sg for more information.
- 3.3 To "like" the photo, your supporters will need to log onto their facebook accounts.
- 3.4 You must meet the following conditions with your photo submission:

(i) **Identification**

You must include the following information with each photo you upload onto our 'SG50 Home Trail' webpage.

- Your name as shown on your NRIC or passport
- Your NRIC or passport number
- A phone number
- An email address

On the webpage, your photo and your name will be featured. The contact information is for us to contact you if there are issues on your submission or if you have requested us to contact you. Your identification number is for us to accord promotional rates when you apply for our home loan or renovation loan under this promotion.

(ii) **Length of the photo caption**

Each photo must be accompanied by a caption of not more than 500 characters (including spaces between words) about why the SG50 Heart Map place is meaningful to you.

(iii) **Originality and personal information**

The photo you upload must be your original work. You do not need to be featured in the photo. If other people are featured in the photo, by submitting the photo to us, you are confirming to us that each person has given you permission to feature them and to send the photo and other personal information about them to us and our service providers for use in the photo contest and generally for publicity purposes.

(iii) **Content suitability**

Your photo should not contain pornographic or nude images, promote illegal acts or substance abuse, show crimes of any nature or break any copyright conditions. Even if you meet this condition, we may decide to reject photos or remove them from our webpage at our absolute discretion and we are not required to provide you with any notice or reasons for any of our decisions.

(iv) **Number of entries**

If you enter more than one photo, it is possible for them all to be shortlisted in the top 10 photos based on the number of likes.

(v) **Others**

- (a) For the avoidance of doubt, your photo will be uploaded within two working days from the date it was submitted to us or within such period as we may determine from time to time. We shall not be liable for any damages or losses suffered or incurred by you as a result of us not uploading the photos for whatsoever reasons.
- (b) You may submit photo that has previously won a contest as long as the photo is your original work and by submitting such a photo to us, you are confirming to us that you have obtained all relevant consent/permission (including permission from the relevant contest organiser) for you to submit such a photo to us.
- (c) By submitting the photo to us, you are also agreeing that you will not be able to withdraw your submission.

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Section B: OCBC 'SG50 Home Trail' Home Bundle (the 'home bundle')

4 Home bundle components

- 4.1 The OCBC 'SG50 Home Trail' Home Bundle (the 'home bundle') consists of 4 offers for all participants of the photo contest who have duly satisfied the terms and conditions of the photo contest.
- (i) **OCBC Home Loan**
Please refer to the details on eligibility and pricing for the home loan.
 - (ii) **OCBC Renovation Loan**
Please refer to the details on eligibility and pricing for the renovation loan.
 - (iii) **OAC Ltd HomeWise Home Content Insurance**
6-months free insurance with a 3-year HomeWise plan (either the classic or deluxe package). Application is through this website, www.greateasternlife.com/HomeWise with the campaign code "OC5G50". Please refer to the footnote below.¹
 - (iv) **Classic Ideas Design & Build Pte Ltd Home Interior Package**
S\$500 discount for every S\$10,000 renovation cost, cap at a maximum discount of S\$5,000. This will be in addition to any in-house discount of up to 20% offered by Classic Ideas Design & Build Pte Ltd. To apply, please call please call Classic Ideas Design & Build Pte Ltd at 64739939 and quote "OCBC SG50 Home Trail".
- 4.2 The value of the home bundle of up to S\$5,000 as stated in marketing material is the interest savings on OCBC products in this promotion. The S\$5,000 value is derived with the assumptions as illustrated below. If the loan amount is higher than the loan amount used in this illustration, the interest savings will be higher.

For example, the total interest savings of S\$5,000 consists of

- (i) **Savings of S\$3,442 on the OCBC Home Loan**
This is based on the interest savings for the 1st year for a home loan of S\$820,000 on 30-year tenure at 1.50% per annum compared to the average interest rate (for one year) on the current standard 3-year Lock-In Variable Rate package at 1.68%, 1.98%, 2.28% for year 1, year 2 and year 3 respectively; and
- (ii) **Savings of S\$1,558 on the OCBC Renovation Loan**
This is based on the interest savings for 5 years for a renovation loan of \$20,000 at 2.50% per annum compared to the current standard renovation loan package of 5.38% per annum on a monthly rest basis.

¹ The promotion of free six (6) months premium is only valid for HomeWise three-year plan purchased from 15 July 2015 to 30 September 2015 through Great Eastern's website using the campaign code OC5G50. OCBC Bank reserves the right at its sole and absolute discretion to terminate the promotion or make changes to the promotion or any of these terms and conditions at any time without notice. The decision of OCBC Bank on all matters relating to this promotion shall be final and binding.

Important Notes

The above is for general information only. It is not a contract of insurance. It does not constitute an offer to buy an insurance product or service. It is also not intended to provide any insurance or financial advice. The precise terms and conditions of the plans are specified in the insurance policy contract. HomeWise is underwritten by The Overseas Assurance Corporation Ltd, a wholly-owned subsidiary of Great Eastern Holdings Ltd and a member of the OCBC Group. HomeWise is not a bank deposit or obligation of, or guaranteed by OCBC Bank.

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 OCBC Bank and it should not be relied upon as such. OCBC Bank 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. OCBC Bank shall not be responsible or liable for any loss or damage whatsoever arising directly or indirectly howsoever in connection with or as a result of any person acting on any information provided herein.

Policy Owners' Protection Scheme

This plan is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your policy is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact us or visit the General Insurance Association (GIA) or SDIC websites (<http://www.gia.org.sg/> or <http://www.sdic.org.sg/>).

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5 Eligibility for Home loans

5.1 The eligibility conditions for the Home Loan under the home bundle are as follows.

- (i) **Enter the photo contest**
You must have uploaded a photo through our 'SG50 Home Trail' webpage during the qualifying period for the photo contest and fulfilled all terms and conditions of the photo contest.
- (ii) **Type of property**
The property you are applying for the home loan for must be a completed property in Singapore. The promotion rates do not apply to properties that are still under construction or properties outside Singapore.
- (iii) **Type of home loans**
The promotional rates apply to loans that are new to OCBC (that is, the purpose of the loan is to part finance the purchase of a completed property or to pay off a home loan you have from another financial institution or the Housing Development Board. You must apply direct to us for the home loan (you must not apply through an agent).
- (iv) **Existing OCBC home loans**
The promotional rates do not apply to existing OCBC home loans (so it does not apply to the re-pricing of an existing OCBC home loan or to the restructuring of an existing OCBC home loan).
- (v) **Deadline for applications**
You must send us all documents for a loan application by 30 September 2015, Wednesday.
- (vi) **Minimum loan size**
 - The minimum loan size for private properties is S\$200,000.
 - The minimum loan size for HDB properties is S\$100,000.

6 Eligibility for Renovation Loan

6.1 The eligibility conditions for the Renovation Loan under the home bundle are as follows.

- (i) **Approved OCBC Home Loan**
You must have a Home Loan approved under this home bundle.
- (ii) **Deadline for applications**
You must send us all relevant documents for a loan application by 31 December 2015, Thursday.
- (iii) **Loan size**
 - The minimum loan size is S\$5,000.
 - The maximum loan is the lower of 6 times of monthly income or S\$30,000. If there are 2 borrowers for the home loan, each of the 2 borrowers can apply for separate renovation loan. The approved amount will be determined by us.
- (iv) **Others**
For single applicants, a minimum income of S\$24,000 per annum is required. For joint applicants, at least one applicant must earn a minimum income of S\$24,000 per annum.

7 Eligibility for home content and home interior packages

7.1 The eligibility conditions for the Home Content insurance by OAC Ltd and Home Interior Packages by Classic Ideas Design & Builds Pte Ltd (the 'vendors') are as follows.

- (i) **Do not need to take up home loan**
You do not need to sign-up for any OCBC products to apply for these services with the vendors.
- (ii) **Deadline for applications**
You must submit your application to the vendors by 30 September 2015, Wednesday.

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8 Promotion rates for home loans

8.1 Everyone who enters in the photo contest and fulfills all the terms and conditions of the photo contest will be entitled to the following home-loan packages.

(i) Variable rate package

Variable Rate (with photo submission)	Variable-rate three-year lock-in period	
	Private properties	HDB
Year 1	All-in 1.50%	All-in 1.50%
Year 2	All-in 1.50%	All-in 1.50%
Year 3	All-in 1.50%	All-in 1.50%
Year 4	All-in 2.65%	All-in 2.65%
Following years	All-in 3.75%	All-in 3.75%
Effective Interest Rate for the first three years (EIR)	1.50%	1.50%

(ii) SIBOR package

3-month SIBOR (with photo submission)	Three-month SIBOR three-year lock-in period	
	Private properties	HDB
Year 1	3-month SIBOR + 0.50%	3-month SIBOR + 0.50%
Year 2	3-month SIBOR + 0.90%	3-month SIBOR + 0.90%
Year 3	3-month SIBOR + 0.90%	3-month SIBOR + 0.90%
Following years	3-month SIBOR + 1.25%	3-month SIBOR + 1.25%
Effective Interest Rate for the first three years (EIR)	3-month SIBOR + 0.76%	3-month SIBOR + 0.76%

8.2 Details of the variable-rate package

- (i) We may change the Mortgage Board Rate value and name from year 2 onwards, and if we do, we will give you 30 days' notice.
- (ii) The all-in rate for year 1 (1.50% per year) is the Mortgage Board Rate (4.5%) minus 3.00%. This rate is fixed for the full year, and there will be no changes to the Mortgage Board Rate.
- (iii) The all-in rate for year 2 and year 3 (1.50% per year) is the Mortgage Board Rate (4.5%) minus 3.00%, and the OCBC has the right to increase the Mortgage Board Rate.
- (iv) A three-year lock-in period applies. If you pay off the loan within the lock-in period, there are prepayment penalties to pay, and other consequences as set out in our letter of offer.
- (v) You must accept all the terms and conditions of our letter of offer.

8.3 Details of the three-month SIBOR package

- (i) The three-month SIBOR rate is the 11 am SIBOR rate published by the Association of Banks in Singapore.
- (ii) A three-year lock-in period applies. If you pay off the loan within the lock-in period, there are prepayment penalties to pay, and other consequences as set out in our letter of offer.
- (iii) You must accept all the terms and conditions of our letter of offer.

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9 Promotion rates for renovation loans

- 9.1 Everyone with an approved OCBC Home Loan under this promotion is entitled to enjoy the following renovation loan package with a processing fee of S\$200 and 1% administration fee.

5-Year Renovation loan package

With photo submission	5-year Renovation loan
Year 1	2.50%
Year 2	2.50%
Year 3	2.50%
Year 4	2.50%
Year 5	2.50%
Effective Interest Rate	2.50%

Interest computed on reducing balance method.

- 9.2 The processing fee and administration fee will be deducted upfront at the point of the renovation loan disbursement.
- 9.3 The property to be renovated may be a private property or a HDB flat.

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Section C: OCBC 'SG50 Home Trail' (the 'trail')

10 Selection of the participants

- 10.1 Participants with the top 10 photos for the photo contest will be invited to participate in the OCBC SG50 Home Trail (the 'trail').
- 10.2 In the event that 1 or more individuals have more than 1 photo within the top 10, the subsequent most "liked" photo entry(ies) will be invited to participate in the trail.
- 10.3 OCBC will confirm with the ten participants of their selection for the trail by 12 August 2015, Wednesday.
- 10.4 The ten selected participants will each form a team and inform OCBC of their team members' details by 17 August 2015, Monday.
- 10.5 OCBC has the right to include 1 additional team selected based on internal criteria. This team will be eligible to win prizes. OCBC may include other teams who will not be eligible to win prizes.
- 10.6 Each team is to consist of 2 to 4 members. Children are allowed to participate. At least 2 of the team members are to be adults, and one of the adult will be the appointed driver.
- 10.7 The driver in each team is required to fulfill all of the following conditions:
- (i) Singapore citizen; and
 - (ii) between 24 to 70 years old; and
 - (iii) able to drive the Volvo XC60 or Volvo S80; and
 - (iv) has at least 3 years of driving experience; and
 - (v) does not have any insurance claims in the last 3 months.

11 The trail requirements

- 11.1 OCBC will contact and brief the ten teams on the logistics by 12 August 2015, Wednesday.
- 11.2 Each team will be briefed by OCBC on the trail mechanics on 22 August 2015, Saturday, at OCBC Bank, 65 Chulia Street. The keys to the Volvo vehicle will be given to each team.
- 11.3 From OCBC Bank, 65 Chulia Street, each team will go to maximum 5 other locations. The detailed trail will be given on 22 August 2015, Saturday.
- 11.4 Teams are required to complete a simple challenge before proceeding to the next location.
- 11.5 At one of the locations, teams are required to film a 3-minute video which must be submitted by 22 August 2015, Saturday, 2359 hours.

12 Prizes

- 12.1 Each participating team will receive S\$1,000 shopping vouchers on 22 August 2015, Saturday.
- 12.2 The winning team will be the team which completes the challenges successfully as determined by OCBC and submits the best video as assessed by OCBC's internal panel based on creativity, video message and video quality. The winning team will receive a S\$10,000 home make-over package from Classic Ideas Design & Build Pte Ltd. This benefit can be transferrable to another person you nominate. Classic Ideas Design & Build Pte Ltd does not allow this prize to be exchangeable for cash, and the winner must contact Classic Ideas Design & Build Pte Ltd by 30 September 2015, Wednesday.
- 12.3 The next four teams will be teams which complete all challenges successfully as determined by OCBC and submit videos assessed by OCBC's internal panel to be the next 4 winning videos after the best video selection. Each of the 4 teams will receive a 2-night stay at a fully furnished property in Singapore worth S\$1,000. This benefit is not transferrable to another person.

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Section D: General terms

13 Products and services by the vendor

- 13.1 The vendor for the Home Content and Home Interior Packages are OAC Ltd and Classic Ideas Design & Build Pte Ltd. We are not the supplier of their products and services and we will not accept any liability arising from the consumption of their products and services.

14 Consent

- 14.1 You authorise us to reveal and publicise your name and photo or video for publicity in relation to this promotion. This includes featuring you name and your photo and/or video submission on our SG50 Home Trail website or OCBC's facebook page. We may also feature your submission in external websites.
- 14.2 You also agree to co-operate with and take part in publicity activities we organise in relation to the promotion, without receiving any compensation.
- 14.3 If you win, you cannot transfer or exchange any of the prizes unless we agree to this. You must keep to the terms and conditions that relate to the prizes.
- 14.4 We have the right, at any time and without giving you any notice or reason, to replace any prize in the promotion with any other prize of equal or similar value.
- 14.5 If you win and we later discover that you are not eligible for this promotion, we may decide not to give you the prize (or reclaim it if we have already awarded it) and dispose of it or give it to another person as we see fit. You will not be entitled to any payment or compensation from us if we decide to reclaim or not to award any cash prize.

15 Other terms

- 15.1 Our decision on all matters relating to the promotion will be final and binding on everyone involved. This includes, without limit, any decision to cancel or suspend the promotion. Our record of the entries and the promotion will be final and binding for all purposes and in any legal proceedings. We will not enter into any correspondence in connection with any decision we make regarding the promotion.
- 15.2 If there is any inconsistency between these terms and conditions and any brochure, marketing or material relating to the promotion, these terms and conditions will apply.
- 15.3 We may at any time, without giving you notice or any reason, decide to delete, change, add to or amend any one or more of these terms and conditions. This includes the eligibility conditions and any dates that relate to the promotion. As far as the law allows, we will not be liable for any claims, costs, expenses, loss or damage you or anyone else suffers as a result of this clause.
- 15.4 These terms and conditions will be governed by the laws of Singapore and you agree that any disputes will be dealt with by the courts of Singapore.
- 15.5 Under the Contracts (Rights of Third Parties) Act (Cap 53B), a person who is not involved in any agreement covered by these terms and conditions will have no right to enforce any of these terms and conditions.

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1. Bishan-Ang Mo Kio Park
2. Bugis
3. Bukit Timah
4. Changi Village
5. Chinatown
6. Chinese Garden
7. Chong Pang Market and Food Centre
8. Downtown East
9. East Coast Park
10. Esplanade - Theatres on the Bay
11. Gardens by the Bay
12. Haw Par Villa
13. Holland Village
14. Jurong Bird Park
15. Kampong Glam
16. Katong/Joo Chiat
17. Little India
18. MacRitchie Reservoir
19. Marina Barrage
20. Marina Bay
21. Marina Bay Sands
22. Merlion Park
23. Mount Faber Park
24. National Library Building
25. National Museum of Singapore
26. National University of Singapore
27. Orchard Road
28. Pasir Ris Town Park
29. Pulau Tekong
30. Pulau Ubin
31. Punggol Waterway
32. Raffles Place
33. Resorts World Sentosa
34. River Safari
35. SAFTI
36. Science Centre Singapore
37. Sentosa
38. Singapore Botanic Gardens
39. Singapore Changi Airport
40. Singapore Flyer
41. Singapore River
42. Singapore Sports Hub
43. Singapore Zoo
44. S'pore Discovery Centre
45. Suntec City
46. Tanjong Pagar
47. Tiong Bahru
48. Toa Payoh
49. VivoCity/HarbourFront
50. West Coast Park

Please go to www.heartmap.sg for more information on the SG50 Heart Map places.