Summary of changes on Terms & Conditions for all Accounts and Related Services :

Clause	Amendment (Contents with insertions are underlined and deleted contents are marked with strikethrough lines for indication)
Table of Contents	Integrated Account/OCBC Premier Banking Service
Definitions & Interpretation - "Sub-Account"	means any of the deposit accounts, currency-linked deposit accounts, investment accounts, gold accounts, instalment loan accounts, credit card accounts, private label card accounts and loan card accounts that are linked under the Integrated Account or OCBC Premier Banking service. The account holder of each Sub-Account linking under the Integrated Account or OCBC Premier Banking service must be in identical composition and identity.~~and~~
Definitions & Interpretation - "Features"	means any services, rewards, benefits, privileges, promotions and the likes associated with a Tier.
Definitions & Interpretation - "Tier"	means a tier which the Bank may at its discretion from time to time designate to the Customer to enjoy the Features associated with that tier.
Schedule I : Deposit Accounts Services - 1. Account Opening	Prior to the opening of an account or subscription of Services, the Customer is required to complete and sign such forms and specimen signature cards as may be prescribed by the Bank. The Customer should provide personal references acceptable to the Bank upon request by it. The Customer agrees that in subscribing for Integrated Account or OCBC Premier Banking service, he/she will terminate the other one of the aforementioned types of Services (if any) so that the Customer will have only subscribed for either one of the aforementioned Services (but not two of them) with the Bank at any point of time.
Schedule I : Deposit Accounts Services - 3. Minimum Initial Deposit Amount	A deposit account may be opened with such a minimum initial deposit and with such a tenor as prescribed by the Bank from time to time. This minimum initial deposit requirement ~~is also applicable upon the subscription of~~ is also applicable to Integrated Account or OCBC Premier Banking service and may be fulfilled by the aggregate available balance of one or more Sub-Accounts.
Schedule I : Deposit Accounts Services - 16. Account Closing	If an account is closed within three months from the date of its opening, the Bank may, at its discretion levy a charge stated in the Service Fees. When the current account is closed, the Customer must return all unused cheques to the Bank. The Bank shall be entitled to close a fixed deposit account with prior notice to the Customer if the account has a zero balance.
Schedule I : Deposit Accounts Services - Integrated Account/OCBC Premier Banking service	**1. Nomination of Primary Account** • The Customer agrees to nominate a Primary Account at the time of subscription of Integrated Account or OCBC Premier Banking service. • the consolidation of monthly statements of all Sub-Accounts into a Consolidated Statement will be sent or made available by the Bank to the Customer every month or at regular intervals as determined by the Bank from time to time; • ~~the Bank to debit service fees, if any, out of the Primary Account;~~ • The Bank can debit service fees, if any, from the Primary Account; • The Bank has the sole and absolute discretion to provide or make available to the Customer the ~~statement~~ statement(s) in whatever form and by whatever means. Without prejudice to the generality of the aforesaid, the Bank may:- (1) use the correspondence address of the Primary Account for communication with the Customer, including the posting of ~~monthly~~ Consolidated Statement and any time deposit confirmation provided under the specific time deposit account; and (2) use the correspondence address of either the Primary Account or time deposit account opened via the Bank's ~~Telematic service for sending statement~~ Telematic Banking service for sending statement(s) to the Customer.
Schedule I : Deposit Accounts Services - Integrated Account/OCBC Premier Banking service	**2. Automatic Linking of Sub-Accounts for Integrated Account/OCBC Premier Banking service** (a) Notwithstanding anything in these Terms and Conditions which provides to the contrary or otherwise:- (i) each of the deposit accounts, ~~currency-linked~~ Currency-Linked deposit accounts~~, equity-linked deposit accounts~~ and gold accounts which is opened on or after 3rd July 2007 (the "Effective Date") and held by the Customer in identical composition and identity and in the same capacity as that of the Primary Account for Integrated Account or OCBC Premier Banking service shall be automatically linked as the Sub-Account for Integrated Account or OCBC Premier Banking service upon (1) the opening of such Sub-Account or (2) the aforementioned Primary Account being nominated as the Primary Account for Integrated Account or OCBC Premier Banking service (whichever is the later), subject to the Bank's right to disallow all or any such automatic linking(s) exercisable at the Bank's sole and absolute discretion; and

Summary of changes on Terms & Conditions for all Accounts and Related Services :

<table>
<tr><th>Clause</th><th>Amendment (Contents with insertions are underlined and deleted contents are marked with strikethrough lines for indication)</th></tr>
<tr><td>Schedule I : Deposit Accounts Services
- Integrated Account/OCBC Premier Banking service</td><td><u>4. Features and Tiers</u>

4.1 <u>Subject to the Customer's compliance with the Terms and Conditions, and at the Bank's sole and absolute discretion, the Bank may offer the Features and on such terms and conditions as the Bank may specify from time to time. The Bank has the right to do the following (or any of them) from time to time without any reason and without prior notice to the Customer:</u>
(i) <u>introduce new (or new types of) Features;</u>
(ii) <u>amend, update, withdraw, modify, terminate, restrict, and/or suspend the Features; and</u>
(iii) <u>specify the applicable criteria in relation to the Features.</u>

4.2 <u>If the Bank arranges for the Customer any service or account through any third-party service provider as the Bank may designate from time to time, the Customer shall comply with and be bound by the terms and conditions prescribed by such third-party service provider and complete the documents as such third-party service provider may require from time to time.</u>

4.3 <u>Tiers and their associated Features are Customer’s privileges as prescribed by the Bank from time to time at its sole discretion.</u>

4.4 <u>The Bank may amend, update, withdraw, modify, terminate, restrict, and/or suspend a Tier or the Features associated with a Tier at any time without prior notice. Unless the Bank specifies otherwise:</u>
(i) <u>the Customer shall at all times be bound by the terms and conditions governing a Tier or the Features associated with a Tier; and</u>
(ii) <u>the withdrawal of a Tier or the Features associated with a Tier shall not affect the Customer’s use or operation of the account.</u>

4.5 <u>The Bank’s decision to amend, update, withdraw, modify, terminate, restrict, and/or suspend a Tier or Feature shall be final and conclusive and binding on the Customer.</u>

4.6 <u>The Bank shall not be responsible for any loss damage, liability, expense, or other consequence suffered or incurred by the Customer or any third party in connection with a Tier or Feature.</u>

4.7 <u>The Bank may issue a card or identification document to the Customer to reflect the Tier allocated to the Customer. Such card or identification document is intended to facilitate identification of the Tier of the Customer only. The Bank’s internal records are final and conclusive as to the Tier allocated to the Customer at all times.</u>

4.8 <u>Details about the Tiers and Features (including the applicable criteria and terms and conditions) shall be available to the Customer upon request. The terms and conditions applicable to a Tier or Feature (if any) prevail over the provisions of these Terms and Conditions if there is any inconsistency between them.</u></td></tr>
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