



With a minimum income requirement of S\$1,667 and an interest rate of 1.25% a month^{##}, there's never been a better time. Here's an overview on everything you need to know on OCBC ExtraCash Loan:

✓ **Cash of up to 6 times your[†] monthly income**

Get enough cash for all your needs with up to 6 times[†] your regular monthly income on OCBC ExtraCash Loan

✓ **Easy repayments**

- No more queuing for payments
- Monthly instalments will be deducted from the OCBC deposit account of your choice

✓ **Same-day approval^{††}**

- Submit application forms with your supporting documents to any OCBC bank before 4pm for same-day approval
- Receive an SMS notification upon loan approval
- Cash will be disbursed directly into the designated OCBC account of your choice

EXCLUSIVE PROMOTION



Receive a **FREE Smalto Watch^{**}** with a loan approval of S\$8,000 and above.

APPLICATION REQUIREMENTS

- S\$20,000 minimum annual income for Singaporeans and Permanent Residents
- S\$30,000 minimum annual income for Foreigners
- Aged 21 years old and above

LOAN AMOUNT

If you do not have other OCBC Credit Cards/EasiCredit/OCBC personal loans, the maximum loan amount is S\$200,000. This is capped at:

- 2 times your monthly income if you earn between S\$20,000 and S\$29,999 per annum, **OR**
- 4 times your monthly income if you earn at least S\$30,000 per annum, **OR**
- 6 times your monthly income if you earn at least S\$120,000 per annum.

IMPORTANT INFORMATION

Approved loan amount

- The approved loan amount may be less than the requested loan amount.
- The approved loan amount will be disbursed into the OCBC deposit account of your choice.
- The processing fee will be deducted from the approved loan amount.

Loan tenure and repayment option

Please note the loan tenure cannot be changed once your loan is approved.

Repayment due date

- Please check the repayment due date on your approval letter. Repayment starts one month after loan disbursement.
- The cash will be disbursed within 3 working days from the approval of your loan.

EXTRACASH LOAN PRICING GUIDE

Personal Annual Income	S\$20,000 to S\$29,999	S\$30,000 and above
Interest Rate ^Δ (EIR as reflected below)	22% p.a. ^{††}	15% p.a. ^{ΔΔ}
Processing Fee	S\$100	S\$180
Late Fee	S\$80	
Early Partial/ Full Repayment Fee	3% of repaid loan amount (S\$1,000 minimum repayment)	
Restructuring Fee	3% of outstanding loan amount	

^Δ Interest on the loan amount is calculated based on a monthly rest method and is subject to compounding if the monthly interest charges are not repaid in full.

^{††} For a loan of S\$4,500, the Effective Interest Rate (which comprises the applied interest rate and Processing Fee) will be 29.33% p.a. (for one year), 27.29% p.a. (for two years), 26.41% p.a. (for three years), 25.97% p.a. (for four years), and 25.71% p.a. (for five years).

^{ΔΔ} For a loan of S\$10,000, the Effective Interest Rate (which comprises the applied interest rate and Processing Fee) will be 20.14% p.a. (for one year), 18.23% p.a. (for two years), 17.56% p.a. (for three years), 17.23% p.a. (for four years), and 17.03% p.a. (for five years).

^{##} Monthly interest is calculated based on the applied interest rate of 15% p.a. ^{†††}Same-day approval is available at OCBC Branches from Monday – Friday only. This is subject to submission of all mandatory documents as listed overleaf. Please allow up to three working days after loan approval for the funds to be disbursed to your designated OCBC account. ^{††††}For customer with an annual income of (i) S\$20,000 - S\$29,999, (ii) S\$30,000 - S\$119,999 or (iii) S\$120,000 and above, the approved loan amount will be up to two times, four times or six times their monthly income respectively, as long as they do not have other unsecured credit facilities with OCBC Bank. Interest on the loan amount is calculated based on a monthly rest method. ^{**} Offer ends 31 March 2013. The Smalto watch will be given out during the Promotion Period to all new ExtraCash Loan customer with an approved loan amount of S\$8,000 and above within the promotion period (the "Successful Customers"). Eligibility of each customer to receive a gift is determined at OCBC Bank's sole discretion. Redemption letter will be sent to each successful customer's address stated in the application form within 2 months of loan approval. The gift is not exchangeable for cash or other items. OCBC Bank reserves the right to replace the gift with any item of similar value. OCBC Bank's shall not be responsible for the quality, merchantability or the fitness for any purpose or any other aspect of any gift. Notwithstanding anything herein, OCBC Bank shall not at any time be responsible or held liable for any defect or malfunction in any gift and/or for any loss, injury, damage or harm suffered or incurred by or in connection with the use of any gift by any person. OCBC Bank reserves the right to waive/vary any of these terms and conditions without notice. The decision of OCBC Bank on all matters relating to this offer is final and binding on all participants.

Co.Reg.No.: 193200032W

BUSINESS REPLY SERVICE
PERMIT NO. 06888



OVERSEA-CHINESE BANKING CORPORATION LIMITED
EXTRACASH LOAN
ROBINSON ROAD P.O. BOX 1187
SINGAPORE 902337

Postage will be paid by addressee. For posting in Singapore only.

APPLY NOW FOR OCBC EXTRACASH LOAN

Please fax your completed application form with the supporting documents to 6784 3791 / 6784 9241. Alternatively, you can mail the form back to us.

Please complete all fields for immediate and priority processing

MANDATORY DOCUMENTS

In order for us to process your application, your income has to be supported by one of the income documents below. Please submit a copy of one of the following income documents, as applicable to you and tick below.

For salaried employees:

NRIC (front & back), **AND**

- Latest 6 months' CPF Contribution History Statement, **OR**
- Latest computerised/electronic payslip and Latest Income Tax Notice of Assessment, **OR**
- My salary is credited to my OCBC Account ("conditions apply)

(*Income documents are not required on the conditions that your salary is credited (a) via GIRO AND (b) to your own singly operated OCBC Account AND (c) for at least the last 3 consecutive months. Please provide your OCBC Bank account number below.)

For self-employed, commissioned or variable income earners:

NRIC (front & back), **AND**

- Latest Income Tax Notice of Assessment, **OR**
- Lastest 12 months' CPF Contribution History Statement

For foreigners:

(Employment pass is mandatory for foreigner applications)

Valid passport and employment pass (at least 6 months validity), **and**

- Latest computerised/electronic payslip and latest Income Tax Notice of Assessment; **or**
- Original Company letter certifying Employment and Salary **and**
- Recent original telephone bill OR Original bank statement.

You can now submit your CPF statement at www.ocbc.com/extracashloan or print your Notices of Assessment for free at myTax Portal with your SingPass or IRAS PIN. Log on to <https://mytax.iras.gov.sg> for more details.

LOAN AMOUNT

Loan amount S \$ _____ . 0 0 (minimum of S\$1,000)

Please select the relevant Deposit Account for your cash to be credited to:

- Existing OCBC/Plus! Deposit Account (the "OCBC Deposit Account")

- Please open a new OCBC Statement Savings Account in my name

Please note that if:

- (a) You have not indicated an OCBC Deposit Account for disbursement;
 - (b) the OCBC Deposit Account number provided is invalid;
 - (c) you have not ticked or selected on the "Please open a new OCBC Statement Savings Account" option above;
 - (d) the signature on your application form does not match the signature of your existing OCBC Deposit Account.
- We will proceed to open a new OCBC Statement Savings Account as your disbursement account.

Your monthly instalments will be deducted from the OCBC Deposit Account that you have indicated above or the new OCBC Statement Savings Account opened in your name.

Please select your loan repayment period:

- 1 year 2 years 3 years 4 years 5 years

If you are an OCBC credit card customer, please complete the following:

In the event that i do not have sufficient credit limit for my ExtraCash Loan, please reduce the combined credit limit of my OCBC Credit Cards to S\$ _____ (minimum of S\$1,000).

Please note that the revised combined OCBC Credit Card Limit must include the outstanding balance that you may have on your OCBC Credit Card. Revision of your OCBC Credit Card Limit does not mean you will be granted the full loan amount requested by you as the final loan amount is subject to the Bank's approval.

MY PERSONAL DATA

As this is the mode we will be using to communicate with you, please ensure all fields are accurate and completed.

Mobile: _____

Email Address: _____

Full name as per NRIC/Passport (underline surname) Dr Mr Mrs Miss Mdm

NRIC/Passport No.: _____

Nationality: _____

Singapore PR: Yes No Gender: Male Female

Home Address

House / Blk No.: _____ Unit No.: # _____

Street: _____

Building Name: _____

Postal Code: _____ Years in residence: _____

Property Type: HDB Apt/Condo Landed Others

Residence: Fully Paid Up Employer's On HDB/Bank Loan Parents' Rented Others

Marital Status Married Single Others No. of Dependants _____

Highest Qualification: Primary GCE 'N' Level GCE 'O' Level GCE 'A' Level Certificate ITE Diploma Degree Masters & Above

Mother's Maiden Name _____

Overseas Address (for Foreigners only) _____

Overseas Contact No. _____

Office Address

House / Blk No.: _____ Unit No.: # _____

Street: _____

Building Name: _____

Postal Code: _____

Tel.: (Res) _____ (Off) _____

Correspondence Address: Home Office Date of Birth D D M M Y Y Y Y

EMPLOYMENT DETAILS

Employer Name _____

Tick if self-employed Length of Service (in years): _____

Business Nature ▶ Tick one

- Banking / Finance / Insurance Retail IT & Communications
- Entertainment & Recreation Trading/General Commerce Professional Firm
- Hotel / Restaurant / Food & Beverage Building & Construction Manager
- Manufacturing Government/Statutory Board Shipping/Transport
- Uniform Group (Armed Forces, Civil Defence, Police Force) Others

Occupation ▶ Tick one

- Administrative Executive Bus Driver / Taxi Driver Company Director
- Estate Agent General Executive Hair Stylist
- IT Professional Licensed Professional / Engineer Manager
- Marketing/Sales Executive Mechanic Police/Customs officer
- Restaurateur Stallholder/Hawker Supervisor
- Self-Employed Renovation Contractor Teaching Professional Technician
- Others, please specify: _____

DECLARATION AND AGREEMENT FOR OCBC EXTRACASH LOAN FACILITY

By my signing of this application, I hereby:

- (i) understand that i am applying for OCBC Extracash Loan and I agree to be bound by the Terms and Conditions Governing OCBC ExtraCash Loan (Which include any amendments and additions made thereto from time to time). I further understand that the OCBC PhoneBanking Services and Internet Banking Services or the Plus! PhoneBanking Services and Internet Banking Services (where applicable) (the "Services") will be made available upon approval by OCBC of my application for OCBC ExtraCash Loan and the provision of the Services by OCBC are subject to the OCBC Terms and Conditions Governing Electronic Banking Services (which shall include any amendments and additions made thereto from time to time) or the Terms and Conditions Governing Plus! Electronic Banking Services (which shall include any amendments and additions made thereto from time to time) (where applicable) which I agree to be bound by;
- (ii) authorise, acknowledge and confirm that an OCBC Statement Savings Account (the "OCBC Statement Savings Account") may be opened for me upon approval of my OCBC ExtraCash Loan application and I agree to be bound by the OCBC Terms and Conditions Governing Deposit Accounts;
- (iii) where applicable, authorise the Bank to debit all monthly instalments, interests, costs, charges, fees and all other monies due and payable in connection with the OCBC ExtraCash Loan from the OCBC Deposit Account as indicated in this application form or (where applicable) the OCBC Statement Savings Account or any other accounts which I have or may have with the Bank from time to time;
- (iv) agree that the Bank may send by ordinary mail or such other means at my sole risk the Bank's approval, cheque(s) issued in disbursement of any loan and all other documents and communications to any of address(es) on the Bank's records as the Bank may in its discretion elect;
- (v) agree that I shall be responsible for all liabilities (including liabilities incurred, with respect to goods and services and all other fees and charges) incurred for OCBC ExtraCash Loan and OCBC Deposit Account or the OCBC Statement Savings Account (where applicable).
- (vi) represent and warrant that all information provided by me in this application is true and complete and undertake to notify OCBC immediately of any change in such information;
- (vii) confirm that I am not an undischarged bankrupt and there has been no statutory demand served on me;
- (viii) declare that any funds and assets I place with OCBC Bank, and any profit that they generate, will comply with the tax laws of the countries I live or of which I am a citizen or are otherwise subject to;
- (ix) authorise OCBC to conduct credit history checks and verify information given in this application with any party (including, without limitation, with any credit bureau or any other organisation or corporation set up for the purpose of collecting and providing information relating to the credit standing of persons) without reference to me.
- (x) by my signing of this application, irrevocably and unconditionally consent for OCBC and any officer (as defined in the Banking Act Cap 19) (the "Banking Act") of OCBC to disclose any customer information whatsoever relating to me as OCBC shall consider appropriate to any person to whom disclosure is permitted or required by any statutory provision or law or to any other person whesduated for any purpose whatsoever and it is hereby agreed that OCBC and any officer of OCBC may disclose the foregoing information to the fullest extent permitted by the Banking Act or any statutory provision or law. Without prejudice to the foregoing, I consent to such disclosure to any credit bureau or any other organisation or corporation set up for the purpose of collection and providing information relating to the credit standing of persons and to the disclosure by such credit bureau or the organisation or corporation to any member thereof, for the purposes of assessing my credit worthiness or for other purposes whatsoever; and
- (xi) agree that OCBC has the absolute discretion to decline my application for the OCBC ExtraCash Loan facility or specify a lower quantum of loan than that requested for in this application without giving any reason and to retain documents submitted as property of OCBC.

Beneficial ownership

I hereby confirm that unless otherwise indicated below¹¹, that I am opening the OCBC Statement Savings Account for myself and not on behalf of any other person or entity. The OCBC Statement Savings Account is to be used for savings and transactional purposes.

¹¹ I am opening the OCBC Statement Savings Account on behalf of the following individual(s) or entity (ie. the beneficial owner(s)). A copy of the identity card or passport or identity document of the beneficial owner(s) is enclosed. The account/product is to be used for _____ purposes.

Please sign as you would for all future transactions.

Please remember to sign here ▶

Applicant's Signature & Date

Singapore dollar deposits held by or for a non-bank depositor in accounts listed in OCBC Bank's Insured Deposit Register (available at www.ocbc.com/policies) will be insured in accordance with and for up to the limits specified in the Deposit Insurance and Policy Owners' Protection Schemes Act 2011 of Singapore. OCBC Bank has established two wholly-owned subsidiaries in Singapore and Malaysia to process certain selected transactions for OCBC Bank's customers and for this purpose, customer information may be disclosed to these subsidiaries. Please be assured that customer information will continue to remain within the OCBC Group, subject to any mandatory disclosure required by the relevant regulatory authorities.

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