

TERMS AND CONDITIONS GOVERNING 3 MONTHS BALANCE TRANSFER OFFER WITH NEW EASICREDIT APPLICATION

1. 3 months Balance Transfer Offer ("Promotion") is only valid when you apply together with new EasiCredit application. All existing EasiCredit Accountholders do not qualify for the Promotion.
2. Promotion is valid till 15 September 2015 ("Promotion Period").
3. OCBC reserves the right to terminate the promotion or waive/vary/amend any of these terms and conditions without notice. The decision of OCBC on all matters relating to this offer shall be final and binding.
4. These Terms & Conditions shall be governed by and construed in accordance with the laws of Singapore and all customers hereby submit to the non-exclusive jurisdiction of the courts of Singapore.
5. A person who is not a party to any agreement governed by these Terms & Conditions has no right under the Contracts (Rights of Third Parties) Act Cap 53B to enforce any of these Terms & Conditions.

***IMPORTANT NOTES**

For customers with annual income of S\$30,000 – S\$119,999, or S\$120,000 and above your maximum total credit limit with OCBC Bank would be up to four times, or six times your monthly income respectively. The maximum credit limit is a shared limit with all Unsecured Credit Facilities with OCBC. For customers with annual income between S\$20,000 and S\$29,999, your maximum credit limit will be up to two times your monthly income.