

**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 for it together with a new EasiCredit application, and for customers who earn an annual income of S\$30,000 and above. All existing EasiCredit Accountholders do not qualify for the Promotion.
2. Promotion is valid till 31 December 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.