

Terms and Conditions Governing EasiCredit “Special Rate” Offer

1. The EasiCredit Special Rate Offer (the "Offer") is only applicable to those eligible account holders (collectively, “Eligible Accountholder” and each, “Eligible Accountholder”) who maintain relevant EasiCredit accounts (collectively, “EasiCredit Accounts”) with Oversea Chinese Banking Corporation Limited (“OCBC”) and who have received relevant mailers (“mailers”) from OCBC inviting them to participate in the Offer.
2. Each Eligible Accountholder will enjoy a special interest rate (“Special Rate”) (as set out in the relevant mailer) on all the outstanding sums under his/her EasiCredit Account during the relevant offer period set out in the relevant mailer (“Offer Period”).
3. The Offer will not apply to Balance Transfers and Cash-On-Instalments facilities.
4. The Eligible Accountholders shall remain fully liable to the Bank for any and all amounts debited from their respective EasiCredit Accounts in connection with this Offer.
5. The OCBC Terms and Conditions governing Personal Line of Credit shall continue to be binding and such terms are to be read in conjunction with these terms and conditions. In the event of any inconsistency between the OCBC Terms and Conditions governing Personal Line of Credit and these terms and conditions, the latter shall apply to the Offer.
6. If the conduct of any EasiCredit Account is deemed by OCBC as not satisfactory for whatever reason, OCBC will have the discretion to cancel the Special Rate accorded to such EasiCredit Account at any time, whereupon the prevailing interest rate for EasiCredit Account shall continue to apply.
7. Unless otherwise provided, the Special Rate will supersede the promotional interest rates (if any) which may be applicable to the EasiCredit Accounts of the Eligible Accountholders.
8. OCBC reserves the right at its absolute discretion to terminate this Offer or vary, delete or add to any of these terms and conditions from time to time without notice including without limitation, the eligibility of any EasiCredit Accountholder and/or the eligibility of any Eligible Accountholder to receive any Special Rate.
9. These terms and conditions shall be governed by Singapore law and each EasiCredit Accountholder irrevocably submits to the non-exclusive jurisdiction of the courts of Singapore. A person who is not a party to any agreement governed by these terms and conditions shall have no right under the Contracts (Rights of Third Parties) Act (Cap. 53B) to enforce any of these terms and conditions.