

TERMS AND CONDITIONS GOVERNING NEW EASICREDIT 'CNY PROMOTION 2016'

1. New EasiCredit 'CNY Promotion 2016' ("Promotion") is only valid for new customers who apply for EasiCredit online (the "Eligible customers"). All existing EasiCredit Account holders do not qualify for the Promotion.
2. Promotion is valid from 20 January 2016 till 31 March 2016 ("Promotion Period").
3. Under the Promotion, an Eligible customer is entitled to receive certain cashbacks depending on the types of transactions he/she performed. The table below sets out the types of transactions an Eligible customer must perform in order to receive the relevant cashbacks:

A	If an Eligible customer applies for an EasiCredit account ¹ online and such an application is approved within Promotion Period.	The Eligible customer will be entitled to receive S\$18.88 cashback
B	If the Eligible customer uses a minimum of S\$800 ² through ATM withdrawals/ issuance of cheque/ online banking/ ATM funds transfer on new EasiCredit account (the "Relevant Amount") within Promotion Period and ensures that the total outstanding amount owing under the Easicredit account is not less than S\$800 for a period of at least 30 calendar days from the day the Relevant Amount is utilised by the Eligible customer.	The Eligible customer will be entitled to receive an additional S\$20 cashback
C	If the Eligible customer applies for a minimum of S\$8,000 (excluding processing fee) for EasiCredit Balance Transfer ³ or Cash-On-Instalment ⁴ together with the new EasiCredit account, which must be applied online and approved within Promotion Period.	The Eligible customer will be entitled to receive an additional S\$80 cashback

As an example, if an Eligible customer performs A, B and C, he/she will be eligible for a total of S\$118.88 cashback.

4. This offer is limited to one crediting per Eligible customers.
5. All visuals used or shown in connection with this Promotion are solely for illustration purposes only.
6. The relevant cashback(s) (if an Eligible customer is entitled to it/them) will be credited in the relevant Eligible customer's EasiCredit account by 31 May 2016.
7. The eligibility of each customer to receive the cashback shall be determined at the absolute discretion of OCBC.
8. The cashback is not exchangeable for any other items or gifts. OCBC reserves the right at its sole and absolute discretion to replace any cashback with any item(s) of similar value. If any gift is given in place of the cashback, you agree that OCBC shall not be responsible for the quality, merchantability or the fitness for any purpose or any other aspect of the gift. Notwithstanding anything herein, OCBC shall not at any time be responsible or held liable for any defect or malfunction in the gift, and/or for any loss, injury, damage or harm suffered or incurred by or in connection with the use of the gift by any person.
9. 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.
10. 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.
11. 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.

¹ 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.

² Withdrawal amount through ATM withdrawals/ issuance of cheque/ online banking/ATM funds transfer is subject to prevailing interest rate of 19.98% p.a. (or such other interest rate applicable to you). Effective interest rate is subject to compounding if the monthly interest charges are not repaid in full. Usage amount from the credit balance in your EasiCredit account does not qualify. Any payment made to the EasiCredit account will be applied to settle the Instalment loan, fees and charges, overdraft interest, Balance Transfer outstanding and prevailing outstanding respectively.

³ This offer is open to new EasiCredit account holders with an annual income of S\$30,000 and above. Minimum request amount is S\$500. For Balance Transfer, promotional interest rate of 0% p.a. for 6 months (Effective Interest Rate 5.19% p.a.) will apply only to the Balance Transfer Amounts (as defined in the Terms and Conditions Governing EasiCredit Balance Transfer). A fee of 2.5% of the transferred amount, based on the applicable tenure, will be imposed and charged to your EasiCredit Account together with the approved transferred amount. Any fees and charges incurred for this Balance Transfer will be subjected to the promotional interest rate during the 6 month Promotion Period and thereafter to the prevailing interest rate. Prevailing interest rate of 19.98% p.a. on any outstanding amount, fees and charges will apply after the Promotion Period. Interest is subject to compounding if the monthly interest charges are not repaid in full. Any payment made to the EasiCredit account will be applied first to settle the balances subject to the lowest interest rates. The total requested amount plus the utilised amount on your EasiCredit Account must not exceed 90% of your assigned credit limit, excluding credit balances.

⁴ This offer is open to new EasiCredit account holders with an annual income of S\$30,000 and above. The minimum request amount is S\$1,000 and a one-time fee of 6% of approved amount is chargeable, together with the first instalment. Interest on the loan amount is calculated based on front-end add-on method. The Applied Interest Rate is 0% p.a. Effective Interest Rate is 11.47% p.a. after incorporating 6% processing fee. Please note that payments made to your EasiCredit Account will be used first to settle any billed instalment and amount due. If the billed instalment is not paid in full by the statement due date, prevailing interest at 19.98% p.a. is chargeable on the outstanding amount and subsequent instalment amount. An administrative fee of S\$100 or at such rate as OCBC Bank may determine may be imposed at the discretion of OCBC Bank if the Facility is terminated (whether arising from the termination of your Account or otherwise) or if a prepayment of any amount under the Facility is made. The administrative fee shall be charged to and debited from the Account. The requested loan amount, Cash-On-Instalments interest plus any utilised amount must not exceed 90% of your assigned credit limit, excluding credit balances.