

Terms and Conditions relating to ExtraCash Loan Online Promotion - 1 January to 31 March 2016

1. This promotion is only valid for customers who applied for ExtraCash Loan via the online application form from 1 January to 31 March 2016 (both dates inclusive) (the "Promotion Period").
2. For every S\$1,000 approved loan amount with ExtraCash Loan during the Promotion Period, you will receive a free S\$10 CapitaVoucher. The approved loan amount will be rounded down to the nearest thousand to determine the value of the voucher. For example, if your approved loan amount is S\$12,500, you will receive S\$120 worth of CapitaVouchers.
3. The eligibility of each customer to receive a gift shall be determined at the absolute discretion of OCBC Bank.
4. A redemption letter or SMS notification will be sent to each successful customer within 2 months from the date of approval of ExtraCash Loan.
5. The gift is not exchangeable for cash or other items. OCBC Bank reserves the right at its sole and absolute discretion to replace any gift with any item(s) of similar value. OCBC Bank 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.
6. OCBC Bank reserves the right to terminate the promotion or waive/vary/amend any of these terms and conditions without notice. The decision of OCBC Bank on all matters relating to this offer shall be final and binding.