

**Frequently Asked Questions for The OCBC “Home is...” Promotion 2014**

<b>SECTION A: OCBC “Home Is...” Video Contest</b>		
	<b>Questions</b>	<b>Answers</b>
1	Must I be an existing customer of OCBC Bank to enter the video contest?	No. The video contest is open to everyone aged 21 or over. You do not have to have an account with us to enter. You do not need to take up an OCBC product to enter the video contest.
2	How do I enter the video contest?	a) Record a video no longer than 30 seconds showing what ‘home’ means to you b) Visit our ‘Home is...’ webpage at <a href="http://ocbc.com/homeis">ocbc.com/homeis</a> c) Upload your video and submit your personal particulars d) Do the above by the end of Sunday 24 August 2014 e) Get your friends to ‘like’ your submission by the end of Sunday 31 August 2014
3	Is there an entry fee?	No, there is no entry fee.
4	How many entries may I submit?	You can enter up to three videos during the qualifying period. If you enter more than one video, it is possible for them all to be shortlisted in the top 49 videos. However, only one of your videos can qualify to be one of the five winners.  Please refer to the T&C, Section A, clause 3 for more details.
5	Must I include the word ‘Home Is’ in my video?	Yes, your video must show what ‘home’ means to you and must contain the words, ‘Home is...’. These words can either be spoken or shown as text.
6	Can my video submission consist of just pictures?	Yes, it can.
7	Can I include music in my submission?	Yes, you may.  However, please do take note of the music licensing and copyright laws that videos on YouTube have to abide by. To find out more, please go to <a href="http://www.youtube.com/yt/copyright/#yt-copyright-education">http://www.youtube.com/yt/copyright/#yt-copyright-education</a>
8	Do I need to have a YouTube account in order to upload my video to the ‘Home is...’ webpage?	No, you do not need to have a YouTube account in order to do this. You can upload your video directly onto our ‘Home is...’ webpage.  After submission of your video, you will receive a confirmation email within two working days. This will contain the URL to your newly uploaded video. You may then share the video with your family and friends so that they can ‘like’ it.
9	How would I know if my entry has been received?	After submission of your video, you will receive a confirmation email within two working days. This will contain the URL to your video on our ‘Home is...’ webpage.
10	I did not receive a confirmation email. Why is this so?	Some ISPs (Internet Service Providers) may have filters that block or filter emails sent from unfamiliar addresses. Therefore, you may wish to check if our email is in your ‘junk’ mailbox.
11	Why hasn’t my video been posted in the gallery on the ‘Home is...’ webpage?	Each participant’s video is subject to review and approval by us. Your video should be uploaded onto the gallery within two working days of submission if it fulfills our criteria.
12	Why won’t my video upload?	Please ensure that your video is no longer than 30 seconds. If you continue to have problems, do not hesitate to contact us at 1800 363 3333.

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13	Do my friends need to create a Google Account to ‘like’ my video submission?	No, your family and friends can simply ‘like’ your video on our ‘Home is...’ webpage.
14	Why should my family and friends ‘like’ my video submission?	We will select five winners from the top 49 videos that have received the most ‘likes’ on our ‘Home is...’ webpage by 11.59pm on Sunday 31 August 2014.
15	I would like to enter a video that has previously been published. Is that allowed?	Yes, you may enter a video that has previously been published as long as you are the author of the video.
16	I would like to enter a video that has previously won another contest. Is that allowed?	Yes, you may enter a video that has previously won a contest as long as you are the author of the video and you have the relevant contest organiser’s permission to do so.
17	Will OCBC Bank delete the videos after the contest period?	Yes, we will delete the videos from our ‘Home is...’ webpage after the video contest has ended and we have distributed the prizes to the winners.
18	Can I withdraw from the video contest after submitting an entry?	No. Once you have submitted your video, you will not be able to withdraw your submission.
19	How are the top 49 entries selected?	The top 49 entries will be the 49 videos that have received the most ‘likes’ on our ‘Home is...’ webpage by 11.59pm on Sunday 31 August 2014.
20	How will the best five entries selected?	We will select five winners from the top 49 videos.  We will select the winners based on the following criteria. <ul style="list-style-type: none"> <li>• Creativity</li> <li>• Video message</li> <li>• Video quality</li> </ul>
21	What are the prizes for the best five entries?	The winners can choose from the following prizes. <ul style="list-style-type: none"> <li>• Year 1 of the home loan to be at all-in 0% for a variable rate package</li> <li>• Year 1 of the home loan to be at 3-month SIBOR + 0% for a SIBOR-pegged package</li> <li>• S\$1,000 worth of NTUC Fairprice vouchers if they do not qualify for a home loan product</li> </ul> <p>Please refer to the T&amp;C Section A, clause 5 for more details.</p>
22	How will the winners be notified?	We will announce the winners on our ‘Home is...’ webpage by Wednesday 10 September 2014. If you are one of the five winners, we will also contact you by email or phone, using the contact details you provided with your video.

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SECTION B : OCBC “Home Is...” Promotion Rates		
Questions	Answers	
1	I currently have a home loan with OCBC Bank. Am I still eligible for the promotion rates if I participate in the video contest?	<p>No. The promotion rates apply to loans that are new to OCBC (that is, the purpose of the loan is to part finance the purchase of a completed private property or to pay off a home loan you have from another financial institution or the Housing Development Board (HDB)).</p> <p>You may participate in the video contest and win S\$1,000 worth of NTUC Fairprice vouchers if you are one of the five winners.</p>
2	How do I get the promotion rates once I have submitted a video?	<p>You will receive email confirmation of your video submission within two working days. This will contain the URL to your video on our ‘Home is...’ webpage.</p> <p>During the video submission, you will be requested to:</p> <ul style="list-style-type: none"> <li>• Indicate if you want to apply for an OCBC home loan at the special rates</li> <li>• Indicate if you are currently in discussion with our staff about a home loan</li> </ul> <p>If you are not currently in discussion with one of our staff about a home loan, you will receive a call from our officers within two working days. The officer will follow-up with you on your home loan application with the promotion rates.</p> <p>We will check whether you have entered the video contest before issuing the letter of offer.</p>
3	Will the promotion rates of 0% or 0.49% apply for the entire duration of the loan?	<p>No. The promotion rates will only apply for the first year of the loan.</p> <p>Please refer to the T&amp;C, Section B for more details.</p>
4	Are there a maximum number of persons who can receive the promotion rates?	<p>No, there is no such cap on the number of persons who can receive the promotion rates. However, each participant must have submitted a video on our ‘Home is...’ webpage, together with their personal particulars.</p>
5	What types of properties qualify to enjoy the promotion rates?	<p>The property you are applying for the home loan for must be a completed property in Singapore. The promotion rates do not apply to properties that are still under construction or properties outside Singapore.</p>
6	What type of home loans qualify to enjoy the promotion rates?	<p>The promotion rates apply to loans that are new to OCBC (that is, the purpose of the loan is to part finance the purchase of a completed private property or to pay off a home loan you have from another financial institution or the Housing Development Board (HDB)).</p> <p>You must apply direct to us for the home loan (you must not apply through an agent).</p>
7	What is the minimum loan size to qualify for the promotion rates?	<p>The minimum loan size for private properties is S\$200,000. The minimum loan size for HDB properties is S\$100,000.</p>
8	If I apply for more than one home loan, do the promotion rates apply? Do I need to submit more than one video?	<p>There is no limit to the number of home loans you can apply for with one video submission.</p>