

## Terms and conditions for the OCBC 'Home is...' promotion 2014

The terms and conditions for the OCBC 'Home is...' promotion 2014 (the 'promotion') are made up of the following sections.

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### Section A: OCBC 'Home is...' video contest (the 'video contest')

#### 1 Who can enter?

- 1.1 The video contest is open to **everyone aged 21 or over. You do not have to have an account with us to enter.**
- 1.2 You do not need to take up an OCBC product to enter the video contest.
- 1.3 Our employees can take part in this contest. However, the five winners of this contest cannot be employees of the Consumer Secured Lending Department.
- 1.4 Although you need to be at least 21 years old to enter this contest, you can feature younger people in the videos.

#### 2 Qualifying period for the video contest

- 2.1 Unless we tell you otherwise, the qualifying period for the video contest will be as follows.
- 2.2 The qualifying period includes the following dates.
- (i) **Uploading videos to our 'Home is...' webpage**  
You can upload your video to our website between the start of Sunday 3 August 2014 and the end of Sunday 24 August 2014 (the '**video submission period**').
- (ii) **Top 49 entries will be chosen**  
The top 49 entries will be the 49 entries which receive the most 'likes' on our 'Home is...' webpage between the start of Sunday 3 August 2014 and the end of Sunday 31 August 2014 (the '**video selection period**').
- (iii) **Five winning entries will be selected**  
We will select the best five entries (the '**winners**') from the top 49 entries and will announce these by Wednesday 10 September 2014.

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### 3 Uploading your video to our webpage

- 3.1 During the qualifying period, you may upload your video onto our 'Home is...' webpage. Your video should show what 'home' means to you, and must contain the words, 'Home is...' (for example, 'Home is where my family meets'). These words can either be spoken or shown as text.
- 3.2 You must meet the following conditions to qualify for the contest.
- (i) **Identification**  
You must include the following with each video you upload onto our 'Home is...' webpage.
    - Your name as shown on your NRIC or passport
    - Your NRIC or passport number
    - Your phone number
    - Your email address
    - Indicate if you want to apply for an OCBC home loan at the special rates
    - Indicate if you are currently in discussion with our staff about a home loan
  - (ii) **Length of the video**  
Each video must be no longer than 30 seconds.
  - (iii) **Originality and personal information**  
The video you upload must be your original work. You do not need to feature in the video. If other people are featured in the video, you must confirm to us that each person has given you permission to film them and to send the video and other personal information about them to us and our service providers for use in the video contest and generally for publicity purposes.
  - (iv) **Content suitability**  
Your video should not contain pornographic or nude images, promote illegal drug use, show crimes of any nature or break any copyright conditions. Even if you meet this condition, we may decide to reject videos or remove them from our webpage.
  - (v) **Maximum number of entries**  
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.

### 4 Top 49 entries

- 4.1 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.

### 5 The winners

- 5.1 We will select five winners from the top 49 videos. We will select the winners based on the following criteria.
- Creativity
  - Video message
  - Video quality
- 5.2 The winners can choose from the following prizes.
- Year 1 of the home loan to be at all-in 0% for a variable rate package
  - Year 1 of the home loan to be at 3-month SIBOR + 0% for a SIBOR-pegged package
  - S\$1,000 worth of NTUC Fairprice vouchers if they do not qualify for a home loan product
- 5.3 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 (the 'promotion rates')

#### 6 Eligibility

6.1 The OCBC 'Home is...' promotion rates for home loans (the 'promotion rates') apply to everyone who enters the video contest who applies for a home loan.

6.2 The eligibility conditions for the promotion rates are as follows.

(i) **Enter the video contest**

You must have uploaded a video through our 'Home is...' webpage during the video submission period. You can upload the video before applying for a home loan application. When you apply for a home loan, we will check whether you have entered the video contest before issuing the letter of offer.

You may apply for more than one home loan at the promotion rates.

(ii) **Type of property**

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.

(iii) **Type of home loans**

The promotional 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 property or to pay off a home loan you have from another financial institution or the Housing Development Board (HDB).

You must apply direct to us for the home loan (you must not apply through an agent).

(iv) **Existing OCBC home loans**

The promotional rates do not apply to existing OCBC home loans (so it does not apply to re-pricing an existing OCBC home loan or to restructuring an existing OCBC home loan).

(v) **Deadline for home loan applications**

You must send us all relevant documents for a loan application by Sunday 31 August 2014.

(vi) **Minimum loan size**

- The minimum loan size for private properties is S\$200,000.
- The minimum loan size for HDB properties is S\$100,000.

6.3 The eligibility criteria for an OCBC home loan include the following.

(i) **Age**

You must be aged 21 or over when you apply for the loan, and you must not be older than 75 when the loan matures.

(ii) **Regulatory guidelines**

You must meet the regulatory requirements set by MAS Notice 632 on Residential Property Loan and MAS Notice 645 on the Total Debt Servicing Ratio Framework on Property Loans.

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### 7 OCBC 'Home is...' promotion rates for everyone who enters the video contest

7.1 Everyone who enters the video contest will be entitled to the following home-loan packages.

(i) **0.49% variable-rate package**

Variable Rate (with video submission)	Variable-rate three-year lock-in period	
	Private properties	HDB
Year 1	All-in 0.49%	All-in 0.49%
Year 2	All-in 1.49%	All-in 1.49%
Year 3	All-in 1.69%	All-in 1.69%
Year 4	All-in 2.65%	All-in 2.65%
Following years	All-in 3.75%	All-in 3.75%
Effective Interest Rate for the first three years (EIR)	<b>1.22%</b>	<b>1.22%</b>

(ii) **0.49% SIBOR package**

3-month SIBOR (with video submission)	Three-month SIBOR three-year lock-in period	
	Private properties	HDB
Year 1	3-month SIBOR + 0.49%	3-month SIBOR + 0.49%
Year 2	3-month SIBOR + 0.79%	3-month SIBOR + 0.79%
Year 3	3-month SIBOR + 0.99%	3-month SIBOR + 0.99%
Following years	3-month SIBOR + 1.25%	3-month SIBOR + 1.25%
Effective Interest Rate for the first three years (EIR)	3-month SIBOR + 0.76%	3-month SIBOR + 0.76%

### 7.2 Details of the 0.49% variable-rate package

- (i) Variable-rate packages are linked to our board rate (that is, the PHL board rate 1013 or HDB board rate 1013, both of which are currently 4.5% per year).
- (ii) The all-in rate for year 1 (0.49% per year) is the board rate (4.5%) minus 4.01%. This rate is fixed for the full year, and will not change even if the board rate changes.
- (iii) The all-in rate for year 2 (1.49% per year) is the board rate (4.5%) minus 3.01%.
- (iv) The all-in rate in year 3 (1.69% per year) is the board rate (4.5%) minus 2.81%.
- (v) We may change the board rate, and if we do we will give you 30 days' notice. However, the rate for year 1 (0.49%) will be fixed and will not change in line with any change to the board rate.
- (vi) A three-year lock-in period applies. If you pay off the loan within the lock-in period, there are prepayment penalties to pay, and other consequences as set out in the letter of offer we send you.

### 7.3 Details of the 0.49% three-month SIBOR package

- (i) The three-month SIBOR rate is the 11 am SIBOR rate published by the Association of Banks in Singapore.
- (ii) A three-year lock-in period applies. If you pay off the loan within the lock-in period, there are prepayment penalties to pay, and other consequences as set out in the letter of offer we send you.

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### 8 OCBC 'Home is...' promotion rates for the five winners

8.1 We will choose five winners from the top 49 video entries.

8.2 The winners will be entitled to the following promotional rates, with the year 1 rates lowered from the promotion rates shown in clause 7 above.

(i) **0% variable-rate package**

5 winners from top 49 videos	Variable-rate three-year lock-in period	
	Private properties	HDB
Year 1	All-in 0.00%	All-in 0.00%
Year 2	All-in 1.49%	All-in 1.49%
Year 3	All-in 1.69%	All-in 1.69%
Year 4	All-in 2.65%	All-in 2.65%
Following years	All-in 3.75%	All-in 3.75%
Effective Interest Rate for the first three years	All-in 1.06%	All-in 1.06%

We may change the board rate, and if we do we will give you 30 days' notice. The rate for year 1 (0.00%) will not change in line with any changes to the board rate.

(ii) **0% SIBOR package**

5 winners from top 49 videos	Three-month SIBOR three-year lock-in period	
	Private properties	HDB
Year 1	3-month SIBOR + 0.00%	3-month SIBOR + 0.00%
Year 2	3-month SIBOR + 0.79%	3-month SIBOR + 0.79%
Year 3	3-month SIBOR + 0.99%	3-month SIBOR + 0.99%
Following years	3-month SIBOR + 1.25%	3-month SIBOR + 1.25%
Effective Interest Rate for the first three years	3-month SIBOR + 0.59%	3-month SIBOR + 0.59%

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### Section C: General terms

#### 9 General

- 9.1 You authorise us to reveal and publicise your name and any other details (including your video or photograph) to anyone and in any format and manner we consider to be appropriate.
- 9.2 You also agree to co-operate with and take part in publicity activities we organise in relation to the promotion, without receiving any compensation.
- 9.3 If you win, you cannot transfer or exchange any of the prizes unless we agree to this. You must keep to the terms and conditions that relate to the prizes.
- 9.4 We have the right, at any time and without giving you any notice or reason, to replace any prize in the promotion with any other prize of equal or similar value.
- 9.5 If you win and we later discover that you are not eligible for this promotion, we may decide not to give you the prize (or reclaim it if we have already awarded it) and dispose of it or give it to another person as we see fit. You will not be entitled to any payment or compensation from us if we decide to reclaim or not to award any cash prize.
- 9.6 Our decision on all matters relating to the promotion will be final and binding on everyone involved. This includes, without limit, any decision to cancel or suspend the promotion. Our record of the entries and the promotion will be final and binding for all purposes and in any legal proceedings. We will not enter into any correspondence in connection with any decision we make regarding the promotion.
- 9.7 If there is any inconsistency between these terms and conditions and any brochure, marketing or material relating to the promotion, these terms and conditions will apply.
- 9.8 We may at any time, without giving you notice or any reason, decide to delete, change, add to or amend any one or more of these terms and conditions. This includes the eligibility conditions and any dates that relate to the promotion. As far as the law allows, we will not be liable for any claims, costs, expenses, loss or damage you or anyone else suffers as a result of this clause.
- 9.9 These terms and conditions will be governed by the laws of Singapore and you agree that any disputes will be dealt with by the courts of Singapore.
- 9.10 Under the Contracts (Rights of Third Parties) Act (Cap 53B), a person who is not involved in any agreement covered by these terms and conditions will have no right to enforce any of these terms and conditions.