



Let's talk about getting cash instantly for the important things in life.

1-hour approval available at all branches!



www.ocbc.com



Treasure your important moments in life with cash at **0.57%** per month*

Some occasions in life are worth making more memorable. That's why OCBC EasiCredit gives you extra cash of up to two times your salary in **just one hour**~.



We are now giving you a **preferential** interest rate of **0.57% per month*** on our instalment loan when you sign up for EasiCredit.

Here's how you can benefit from EasiCredit Cash-On-Instalments:

- ✓ **AUTOMATIC** cash deposited into your bank account upon approval. 1-hour approval~
- ✓ **PEACE OF MIND** with a hassle-free fixed monthly repayment plan.
- ✓ **BETTER MANAGEMENT** of your cash with the flexibility to choose repayment plans of **up to 5 years**.

Choose your loan amount[▽] based on EasiCredit's affordable monthly instalments stated below

Instalment Amount	Choice of Loan Tenure (in months)				
	12	24	36	48	60
S\$100	S\$1,100	S\$2,100	S\$2,900	S\$3,700	S\$4,400
S\$150	S\$1,600	S\$3,100	S\$4,400	S\$5,600	S\$6,700
S\$300	S\$3,300	S\$6,300	S\$8,900	S\$11,300	S\$13,400

▽ Figures have been simplified for illustration purposes. Please refer to your Statement of Account or facility approval letter for the monthly instalment amount.

~ 1-hour approval is applicable only to EasiCredit and is available at OCBC branches and via fax at 6826 9884. For Cash-On-Instalments, please allow 3-5 working days for the funds to be transferred to your stated beneficiary account.

FREE Timex watch[†] and aigo 8MP Digital Video Camera[†]

Get a FREE Timex Watch[†] when you sign up for EasiCredit and a limited edition aigo 8MP Digital Video Camera[†] when you apply for Cash-On-Instalment. **Plus, if you share with us how you plan to use the funds (e.g. for your wedding or your newborn baby), you may get your loan FULLY WAIVED!*****



Enjoy more **Benefits**

- ✓ Highest credit line of up to S\$200,000, or two times your monthly income, whichever is lower
- ✓ Pay interest for only what you use
- ✓ **8% cash rebate[^]** on interest payments
- ✓ Minimum Payment of 3% of the outstanding amount or S\$50, (whichever is higher)
- ✓ Get cash via an extensive ATM network in Singapore, and at over 855,000 ATMs when overseas or with a personalised cheque book
- ✓ Enjoy **EasiCredit 100 Most Wanted Gadgets**

To apply, sign up at any OCBC Bank branch or SMS 'CASH' to 72222.

For more details, visit www.ocbc.com/easicredit.
 **Terms and conditions apply. OCBC's decision in awarding the waiver of the loan instalments from Cash-On-Instalments shall be at its sole discretion and will be final. From now till 30 September 2009, a total of 3 winners will be selected by OCBC to have the instalments waived, capped at \$10,000.

APPLY NOW FOR **eASICREDIT!**

For **1-hour express approval***, fax completed form with the documents to **6826 9884** from Monday – Friday, 9am to 5pm.

You may also mail back the application form with the **supporting documents**. (Processing time takes approximately 2 weeks)

I confirm that I am:

1. Singaporean or Permanent Resident[▲]
2. Earning at least **\$20,000** income per annum
3. Aged 21 years and above

▲ For customers with less than S\$30,000 annual income, only Singaporeans can apply.

PLEASE COMPLETE ALL FIELDS FOR IMMEDIATE AND PRIORITY PROCESSING

Note: Your maximum credit limit will be up to two times your monthly income, subject to a maximum of S\$200,000. The annual fee for EasiCredit is S\$80. For customers with more than S\$30,000 annual income, the annual fee will be waived for the first year. For customers with less than S\$30,000 annual income, the annual fee will be billed and debited to your EasiCredit account upon approval.

CASH-ON-INSTALMENT (For immediate transfer upon EasiCredit approval)

YES! I want an affordable instalment loan at 0.57% per month* (6.8% p.a.*):

(For annual income of S\$30,000 and above only)
S\$80 processing fee is applicable for all options

Get a **FREE limited edition aigo 8MP Digital Video Camera** for approved amount of **S\$6,000 and above**.

Step 1 Choose one reason for your loan

- For my young child (age below 12 years) (**B__ / BB__ U68801**)
- For my children (**C__ / CH__ U68801**)
- For my wedding (**W__ / WE__ U68801**)
- For my family (**F__ / FA__ U68801**)
- For my personal enrichment (**P__ / PE__ U68801**)

Share with us how you plan to use your funds:

(arrival of a newborn, overseas studies, wedding date, golf lessons, etc.)

Step 2 Choose your tenure (choose one only.)

- 12 months 24 months 36 months
- 48 months 60 months

Step 3 Fill in your details

Account Holder's Name: _____
(As shown in your overdraft or credit card or bank account)

Account/Credit Card No.: _____

Bank: _____
(Only to non-OCBC bank Account)

Requested Amount: S\$ _____ (Minimum S\$1,000)

MY PERSONAL DATA

(As this is the mode we will be using to communicate with you, please ensure all fields are accurate and completed)

Mobile: _____

Email Address: _____



FREE! Timex Watch worth S\$102 upon approval!



Full name as per NRIC/Passport (underline surname): Dr Mr Mrs Miss Mdm

NRIC/Passport: _____

Name to appear on Card (maximum 19 characters including spaces):

Nationality: _____

Singapore PR: Yes No Gender: Male Female

Home Address House/ Blk No.: _____ Unit No.: # _____ - _____

Street: _____

Building Name: _____

Postal Code: _____ Years in Residence: _____

Property Type: HDB Apt/Condo Landed

Residence is: Fully Paid Up Employer's On Bank Loan
 Parents' Rented Others

Office Address House/ Blk No.: _____ Unit No.: # _____ - _____

Street: _____

Building Name: _____

Postal Code: _____

Tel. (Res) _____ (Off) _____

Correspondence Address: Home Office

Date of Birth (DDMMYYYY): _____

Marital Status: Married Single Others No. of Dependents: _____

Highest Qualification: Primary Secondary Certificate
 Pre-University Diploma Degree Masters & Above

Mother's Maiden Name: _____

Overseas Address (for Permanent Residents only):

Overseas Contact No.: _____

MY EMPLOYMENT DETAILS

Employer Name: _____

Tick if self-employed Length of Service (in years): _____

Business Nature (tick one):

- | | |
|-----------------------------------------------------------|------------------------------------------------------------------------------------|
| <input type="checkbox"/> Banking/Finance/Insurance | <input type="checkbox"/> Building & Construction |
| <input type="checkbox"/> Entertainment & Recreation | <input type="checkbox"/> Government/Statutory Board |
| <input type="checkbox"/> Hotel/Restaurant/Food & Beverage | <input type="checkbox"/> IT & Communications |
| <input type="checkbox"/> Manufacturing | <input type="checkbox"/> Professional Firm |
| <input type="checkbox"/> Retail | <input type="checkbox"/> Shipping/Transport |
| <input type="checkbox"/> Trading/General Commerce | <input type="checkbox"/> Uniform Group (Armed Forces, Civil Defence, Police Force) |
| <input type="checkbox"/> Others | |

Occupation (tick one):

- | | | |
|--------------------------------------------------------------|---------------------------------------------------------|-------------------------------------------------|
| <input type="checkbox"/> Administrative Executive | <input type="checkbox"/> Bus Driver / Taxi Driver | <input type="checkbox"/> Company Director |
| <input type="checkbox"/> Estate Agent | <input type="checkbox"/> General Executive | <input type="checkbox"/> Hair Stylist |
| <input type="checkbox"/> IT Professional | <input type="checkbox"/> Licensed Professional/Engineer | <input type="checkbox"/> Manager |
| <input type="checkbox"/> Marketing/Sales Executive | <input type="checkbox"/> Mechanic | <input type="checkbox"/> Police/Customs Officer |
| <input type="checkbox"/> Restaurateur | <input type="checkbox"/> Stallholder / Hawker | <input type="checkbox"/> Supervisor |
| <input type="checkbox"/> Self-Employed Renovation Contractor | | <input type="checkbox"/> Teaching Professional |
| <input type="checkbox"/> Technician | <input type="checkbox"/> Others (please specify): | |

Name of Previous Employer (if less than 3 years with current employer):

Length of Service (in years): _____

MY SUPPORTING DOCUMENTS (MANDATORY)

1. In order for us to process your application, your income has to be supported by one of the income documents below. Please **submit** a copy of one of the following income documents, as applicable to you and tick below.

For salaried employees:

- Latest computerised/electronic payslip
 OR Last 6 months' CPF statement (contribution history)
 OR Latest Income Tax Notice of Assessment

For commission-based earners:

- Latest 3 months' computerised/electronic payslips
 OR Last 2 years' Income Tax Notice of Assessment

For self-employed:

Housing/Insurance Agents and Remisers:
 Latest Income Tax Notice of Assessment AND Last 12 months'/annualized commission statement or last 12 months' CPF statement showing a minimum of S\$30,000 p.a.

Others:

- Last 2 years' Income Tax Notice of Assessment
Please indicate the number of years in current industry _____

2. In order for us to process your application, you must be at least 21 years of age. Please **submit** a copy of the following identification documents as applicable to you and tick below:

For Singaporeans and PRs:

- Copy of Pink/Blue NRIC (front & back)

DECLARATION AND AGREEMENT

By my signing of this application, I hereby:

- represent and warrant that all information provided by me in this application is true and complete and undertake to notify OCBC immediately of any change in such information;
- confirm that I am not an undischarged bankrupt and there has been no statutory demand served on me;
- understand that, in relation to the EasiCredit facility, the OCBC PhoneBanking Services and Internet Banking Services will automatically be made available upon approval by OCBC, subject to the OCBC Terms and Conditions Governing Electronic Banking Services (which shall include any amendments and additions made thereto from time to time) which I agree to be bound by;
- authorise OCBC to conduct credit checks and verify information given in this application with any party (including, without limitation, with any credit bureau or any other organisation or corporation set up for the purpose of collecting and providing information relating to the credit standing of persons) without reference to me.
- by my signing of this application, irrevocably and unconditionally consent for OCBC and any officer (as defined in the Banking Act Cap 19) (the "Banking Act") of OCBC to disclose any customer information whatsoever relating to me as OCBC shall consider appropriate to any person to whom disclosure is permitted or required by any statutory provision or law or to any other person wherever situate for any purpose whatsoever and it is hereby agreed that OCBC and any officer of OCBC may disclose the foregoing information to the fullest extent permitted by the Banking Act or any statutory provision or law. Without prejudice to the foregoing, I consent to such disclosure to any credit bureau or any other organisation or corporation set up for the purpose of collecting and providing information relating to the credit standing of persons and to the disclosure by such credit bureau or other organisation or corporation to any member thereof, for the purposes of assessing my/our credit worthiness or for other purpose whatsoever;
- agree that OCBC has the absolute discretion to decline my application for the EasiCredit facility without giving any reason and to retain documents submitted as property of OCBC, and
- agree and hereby authorise OCBC to make payment to my other credit card(s)/credit line account(s) as stated under Balance Transfer / Cash-On-Instalment Facility above (where appropriate).
- upon approval, I authorise OCBC Bank to increase my EasiCredit account limit up to the maximum allowable credit limit, base on my income document submitted at the point of this application. OCBC Bank will only need to inform me prior to the increase by way of writing.

I have read and fully understand the Declaration and Agreement set out overleaf. I agree with the said Declaration and Agreement and agree to abide by and be bound by the matters and the terms and conditions stated therein.

Please sign as you would for all future transactions.

Applicant's Signature & Date

20PDF OCBC Staff ID
ECPDF _____

IMPORTANT NOTES FOR CASH-ON-INSTALMENTS

1. This facility is open to EasiCredit Accountholder in good standing as defined by OCBC Bank.
2. Each application is subject to a minimum application loan amount as stated in the application form, and the requested loan amount is subject to OCBC Bank's approval and can be approved in whole or parts, without the need to assign a reason.
3. Upon approval, your available credit limit will be reduced by the approved loan amount, aggregated interest and fees (if any).
4. The approved loan amount will be credited into your bank account, which is acceptable to us, as stated in the application form.
5. Interest (as stated on the application form) calculated by OCBC Bank will apply on the approved loan amount and aggregated with the loan amount to determine the monthly instalment payable based on the tenure selected and approved by the Bank.
6. Payments made to your EasiCredit Account will be used to pay the Monthly Instalment Amount first, followed by the fees and interest chargeable relating to this facility.
7. Prevailing interest rate will not be charged on the Monthly Instalment Amount if the Monthly Instalment Amount due is received in full by the Payment Due Date as stated in your Statement of Account. If the billed Monthly Instalment Amount is not paid in full by the Payment Due Date, the prevailing interest rate is chargeable on the outstanding amount and subsequent instalment amounts.
8. A termination fee of S\$100 or an amount as determined by OCBC Bank is chargeable if the facility is prematurely terminated by you or OCBC Bank. Prevailing interest rate will be chargeable on the unpaid Monthly Instalment Amount and remaining loan amount.
9. Any fees or interest paid for the facility is not refundable in the event of termination by you or by OCBC Bank.
10. OCBC Bank reserves the right to vary the interest rate chargeable, the basis of calculation of interest, fees and charges at any time in OCBC Bank's sole discretion.

Please refer to OCBC Bank's website for the full set of the OCBC Terms and Conditions Governing Term Loan Facility. A copy of this Terms and Conditions will be enclosed with the facility approval letter.

	For Annual Income of more than S\$30,000	For Annual Income of less than S\$30,000
Effective Interest Rate	1.49% [∞] per month (17.8% per annum)	2.49% [∞] per month (29.8% per annum)
Minimum Payment	3% of the outstanding amount or S\$50, whichever is higher	5% of the outstanding amount or S\$50, whichever is higher
Minimum Interest Charge	S\$5	
Late Payment Fee	20% of the amount past due if Minimum Payment is not received by payment due date, subject to a minimum charge of S\$80 and a maximum charge of S\$120	S\$80 will be charged if Minimum Payment is not received by payment due date

[∧] Does not apply to promotional interest rates. Does not apply to applicants with less than S\$30,000 annual income. The qualifying period will be the EasiCredit account's anniversary year. Rebates will be credited within one month after the end of the anniversary year. Terms and Conditions Governing EasiCredit Cash Rebate apply.
[∞] Please note that if the minimum payment to your EasiCredit account is not made on time, the prevailing non-promotional interest rate applicable to your outstanding amount(s) may be increased to up to 36% p.a.

***This offer is only open to EasiCredit Accountholders with an annual income of S\$30,000 and above. The minimum request amount is S\$1,000 and a one-time fee of S\$80 is chargeable, together with the first instalment. Interest on the loan amount is calculated based on front-end add-on method. The effective interest rate is 12.32% p.a., 12.56% p.a., 12.48% p.a., 12.34% p.a. and 12.18% p.a. respectively for the 12-month, 24-month, 36-month, 48-month and 60-month tenure. Please read and understand the Important Notes on the application form before applying for the facility. The requested loan amount, Cash-On-Instalments interest plus any utilised amount must not exceed 90% of your assigned credit limit, excluding credit balances.**

†Offer ends 30 September 2009. The free Timex Watch is limited to the first 8,000 successful EasiCredit customers. The free aigo 8MP Digital Video Camera is limited to the first 1,000 customers who have successfully applied for Cash-On-Instalments based on approved loan amount of S\$6,000 or more (excluding processing fee) posted by 7 October 2009. One gift per customer and offer is valid whilst stocks last. The eligibility of each customer to receive a gift shall be determined at the absolute discretion of OCBC Bank. A redemption letter will be sent to each eligible customer by 31 October 2009. 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. OCBC Bank reserves the right to waive/vary/amend any of these terms and conditions without prior notice. The decision of OCBC Bank on all matters relating to this offer shall be final and binding.

Reminder!
 ✓ Have you signed the application form?
 ✓ Have you filled in ALL fields in the application form?
 ✓ Have you attached a CLEAR copy of your NRIC?
 ✓ Have you attached your relevant income documents?

OVERSEA-CHINESE BANKING CORPORATION LIMITED
 EASICREDIT
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 SINGAPORE 902337

BUSINESS REPLY SERVICE
 PERMIT NO. 06888



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