

# OCBC EasiCredit Balance Transfer Application Form (For EasiCredit customers with annual income of S\$30,000 and above)

**YES! I want to do an EasiCredit Balance Transfer and enjoy 0% p.a. interest\* for 6 months. (EIR: 6.37% p.a.~). A 3% processing fee applies. (Offer ends 31 March 2010)**

**Please fax it to 6784 2953 or mail back the completed form to us at:**

**OVERSEA-CHINESE BANKING CORPORATION LIMITED**  
 EASICREDIT BALANCE TRANSFER  
 ROBINSON ROAD P.O. BOX 1187  
 SINGAPORE 902337

**(NOTE: Please do not mail application form if you have already faxed it to avoid duplicate application)**

**ECBT POA  
 36B06NP710**

**ALL FIELDS MUST BE COMPLETED FOR IMMEDIATE AND PRIORITY PROCESSING**

## ABOUT YOURSELF

Name as in NRIC/Passport (underline surname)		NRIC/Passport No.	
EasiCredit Account No.		Date of Birth (DD/MM/YYYY)	
Billing Address		Postal Code	
<b>Please ensure the following fields are accurate and completed as we will be updating your contact records based on this information provided by you.</b>			
Email Address	Mobile No.	Office Tel.	Home Tel.

## REQUEST 1

Account Name (as shown on your credit card/credit line/bank account)	Request Amount (minimum of S\$500) S\$
Account / Credit Card No.	Bank

## REQUEST 2

Account Name (as shown on your credit card/credit line/bank account)	Request Amount (minimum of S\$500) S\$
Account / Credit Card No.	Bank

## TERMS AND CONDITIONS

- You may apply for Balance Transfer(s) under your EasiCredit Account for outstanding balances in Singapore dollars held to your non-OCBC Bank credit cards/line of credit, which is acceptable to us. You may also apply for funds to be drawn from your EasiCredit Account to a Singapore dollar deposit account in your name, which is acceptable to us.
- No cancellation of a Balance Transfer application or change in the request amount is allowed after the submission of application.
- Your application is subject to a minimum request amount as stated on the application form and your request is subject to OCBC Bank's approval. OCBC Bank reserves the right to reject the application or approve the request amount partially without the need to assign a reason.
- Upon approval of the Balance Transfer, any credit balance in your EasiCredit Account will be used to offset the approved Balance Transfer amount.
- You will be notified to make payment via your Monthly Statement of Account and payment is required as defined in the OCBC Terms and Conditions Governing Personal Line of Credit. Payment made will pay towards balances at promotional interest rate, including Balance Transfer, starting with the lowest promotional interest rate. Balance Transfer may be repaid in full before the expiration of the promotional period. Please note that the interest is subject to compounding if the monthly interest charges are not paid in full.
- OCBC Bank will not be liable if your EasiCredit Account is in excess due to the approval of this facility and also any overdue payment, charges, fees, interest, losses and damages to your Beneficiary Account(s), as a result from the application or processing of this facility.
- The promotional interest rate will only apply to the approved Balance Transfer amount(s) and the related fees and charges (if any). Upon expiration of the application promotional tenure, the applicable prevailing interest rate will be chargeable on the outstanding Funds Transfer amount(s).
- 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.
- This offer is open to 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 will apply only to the Balance Transfer Amounts (as defined in the Terms and Conditions Governing Balance Transfer). A processing fee of 3% of the transferred amount will be imposed and charged/debited to your EasiCredit Account together with the approved transfer amount. Any fees and charges incurred for this Balance Transfer will be subjected to the promotional interest rate during the 6 months promotion period and thereafter to the prevailing interest rate. Prevailing interest rate of 17.8% p.a. on any outstanding amount, fees and charges will apply after promotional period, subject to compounding if the monthly interest charges are not paid in full. Any payments made to the EasiCredit Account will be applied first to settle the balances subject to the lowest interest rates. The total request amount plus the utilised amount on your EasiCredit Account must not exceed 90% of your total assigned credit limit, excluding credit balances.
- Effective Interest Rate calculation is based on an approved balance transfer amount of \$10,000 with monthly repayments of 3% of the approved amount and associated fees during the promotion period.

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

## DECLARATION & AGREEMENT (IMPORTANT: PLEASE READ BEFORE SIGNING)

By signing on this Application, I :-

- represent and warrant that all information provided by me in this application is true, accurate, complete and up-to-date and undertake to notify Oversea-Chinese Banking Corporation Limited ("OCBC Bank") immediately of any change in such information;
- understand and agree that I am applying for a Balance Transfer Facility;
- I have read, understood and agree to be bound by the Terms and Conditions Governing EasiCredit Balance Transfer Facility;
- authorise OCBC Bank to conduct credit checks and verify information given in this application with any party without reference to me and irrevocably and unconditionally consent to the disclosure of information as provided in OCBC Terms and Conditions Governing Personal Line of Credit Accounts;
- agree and hereby authorise OCBC Bank to make payment/transfer funds to my Other Card/ Credit Line/Deposit Account(s) as stated in the application upon OCBC Bank's approval;
- acknowledge that EasiCredit is the new name for Prestige Credit with effect from 1 August 2005 which is and shall continue to be subject to the Terms and Conditions Governing Personal Line of Credit Accounts and all references to EasiCredit shall mean Prestige Credit existing on or prior to such date;
- understand and agree that OCBC Bank has the sole and absolute discretion to approve or reject my credit limit increase application (whether in whole or in part) without assigning any reason.
- authorise OCBC Bank to update (where applicable) my contact details and email address in Bank's records with the above information;
- authorise OCBC Bank to increase my EasiCredit Account Credit limit up to the maximum allowable credit limit, based on my income document submitted. OCBC Bank will only need to inform me prior to the increase by way of writing.

**Account Holder's Signature & Date**  
 (As per your EasiCredit account. For joint account, only one of the account holders needs to sign.)