

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. A processing fee of 3% applies.
(Offer ends 31 July 2009)

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)

ALL FIELDS MUST BE COMPLETED FOR IMMEDIATE AND PRIORITY PROCESSING

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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

Please ensure the following fields are accurate and completed as we will be updating your contact records based on this information provided by you.

Email Address	Mobile No.	Office Tel.	Home Tel.
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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

- One or more transfers (the "Balance Transfer") may be applied for under your Balance Transfer Facility of only:
 - the outstanding balance(s); and/or
 - funds to be drawn from your EasiCredit Account, in Singapore dollars (each and collectively, the "Applied Balance Transfer Amount"), subject to a minimum amount specified by OCBC, under and/or to any of your credit card/credit line or deposit account(s) (the "Other Card/Credit Line/Deposit Account(s)") (whichever is applicable) held with (a) in the case of a credit card/credit line account, a bank or financial institution (other than OCBC) in Singapore acceptable to us, and (b) in the case of a deposit account, a bank or financial institution in Singapore acceptable to us, and charged to your EasiCredit Account.
- No cancellation of a Balance Transfer application or change in the Applied Balance Transfer Amount will be allowed after submission of application.
- Without prejudice to the rights and remedies of OCBC:**
 - any Balance Transfer amount may be drawn from any credit balances available in your EasiCredit Account at point of debit; and/or
 - payments you make to your EasiCredit Account may be applied first to settle balances subject to any promotional interest rate, including transfer of balances, starting with the lowest promotional interest rate. Therefore any amount transferred from your EasiCredit Account may be repaid in full before the expiration of the relevant promotional period.
- OCBC reserves the right to reject an application for a Balance Transfer in its entirety and/or approve only part of an Applied Balance Transfer Amount (the "Balance Transfer Amount"), whether it would result in the available credit limit of your EasiCredit Account exceeded, at its absolute discretion and without assigning any reason therefor.
- In the event that a Balance Transfer Amount (together with any processing and/or other fees payable in connection therewith) results in the Approved Limit of your EasiCredit Account being exceeded, you will be charged interest on such excess sum at such rate(s) prevailing for your EasiCredit Account.
- OCBC may, on its approval of each Balance Transfer, debit the Balance Transfer Amount (together with any processing and/or other fees payable in connection therewith) from your EasiCredit Account on the date of the approval letter issued by OCBC or such later date as determined by OCBC.
- You shall be fully liable to OCBC for any and all amounts charged to and/or debited from your EasiCredit Account. Each Balance Transfer Amount (together with any processing and/or other fees payable in connection therewith) charged to and debited from your EasiCredit Account will be treated in the same manner as your Instruction under the OCBC Terms and Conditions Governing Personal Line of Credit Accounts and will be reflected in the monthly Statement of Account issued by OCBC to you for your EasiCredit Account and payable by you in accordance with the OCBC Terms and Conditions Governing Personal Line of Credit Accounts.
- The promotional interest rate applicable to your Balance Transfer application shall only apply to such Balance Transfer Amount and (including without limitation any processing and/or other fees payable in connection with any Balance Transfer) outstanding in your EasiCredit Account. Such promotional rate(s) will expire at the end of the applicable promotional tenure. The prevailing rate applicable to your EasiCredit Account will apply thereafter. The foregoing shall not affect or prejudice any other charges imposed at the prevailing rates on sums remaining unpaid (including the minimum monthly repayment) under your EasiCredit Account.
- OCBC may at any time vary the interest rate chargeable, the basis of calculation of interest, fees and charges in connection with each Balance Transfer at OCBC's sole discretion without any notice and without giving any reason therefor.
- You shall continue to make payment to your Other Card/Credit Line/Deposit Account(s) until you have received confirmation that such Other Card/Credit Line/Deposit Account(s) has/have been successfully credited. OCBC shall not be liable for any overdue payment, charges, fees or interest, losses or damages that may be incurred thereby. In addition, any charges, fees, interest or losses incurred by OCBC in connection with your Balance Transfer application, including without limitation, any fees and charges howsoever imposed by the bank or financial institutions of your Other Card/Credit Line/Deposit Account(s) shall be borne solely by you.
- OCBC Terms and Conditions Governing Personal Line of Credit Accounts shall also apply to the Balance Transfer Facility. In the event of inconsistency between these terms stated herein and the OCBC Terms and Conditions Governing Personal Line of Credit Accounts shall prevail.

Co.Reg.No.: 193200032W

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 and complete and undertake to notify Oversea-Chinese Banking Corporation Limited ("OCBC Bank") immediately of any change in such information;
- authorize 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 authorize OCBC Bank to make payment to my Other Card/Credit Line/Deposit Account(s) as stated in the application upon OCBC Bank's approval; and
- understand and agree that I am applying for a Balance Transfer Facility on the terms and conditions above and agree to be bound by the same.
- 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.

Account Holder's Signature & Date

(As per your EasiCredit account. For joint account, only one of the account holders needs to sign.)

[†] This offer is applicable to EasiCredit customers only.

- * Preferential interest rate of 0% p.a. for 6 months will apply only to Balance Transfer Amounts (as defined in the Terms and Conditions). A fee of 3% of the transferred amount will be imposed and charged to and debited from your EasiCredit Account together with the approved transferred amount. Any fees and charges incurred for this Balance Transfer will be subject to the promotional interest rate. Prevailing interest rate of 17.8% p.a. will apply after promotional period. 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 assigned credit limit, excluding credit balances.