

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 December 2012)

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
 1000B30P07**

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)	
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.	Beneficiary Bank (only to non-OCBC Account)

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.	Beneficiary Bank (only to non-OCBC Account)

IMPORTANT NOTES FOR BALANCE TRANSFER

- You may apply for Balance Transfer(s) under your EasiCredit Account for outstanding balances in Singapore dollars of 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 Credit Line. 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.**
- 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 Balance 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 fee of 3% of the transferred amount, based on the applicable tenures, will be imposed and charged/debited to your EasiCredit Account together with the approved transferred amount. Any fees and charges incurred for this Funds Transfer will be subjected to the promotional interest rate during the respective 6 month promotion period and thereafter to the prevailing interest rate. Prevailing interest rate of 17.95% p.a. on any outstanding amount, fees and charges will apply after promotional period. Interest is subject to compounding if the monthly interest charges are not repaid in full. Any payments made to the EasiCredit Account will be applied first to settle the balances subject to the lowest interest rates.

~ The Applied Interest Rate is 0% p.a. Effective Interest Rate is 6.37% p.a. after incorporating the 3% processing fee for the 6 months tenure. Effective Interest Rate calculation is based on an approved balance transfer amount of S\$10,000 with monthly repayments of 3% of the approved amount and processing 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. The total request amount plus the utilised amount on your EasiCredit Account must not exceed 90% of your assigned credit limit, excluding credit balances.

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;
- 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 the OCBC Terms and Conditions Governing Personal Line of Credit Accounts;
- 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 OCBC 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 I am applying for (a) my credit limit to be increased and/or (b) a Balance Transfer;
- understand and agree that OCBC Bank has the sole and absolute discretion to approve or reject my Balance Transfer application (whether in whole or in part) and/or credit limit increase application (whether in whole or in part) without assigning any reason;
- (where I am applying for a Balance Transfer either on its own or together with the application for my credit limit to be increased) I have read, understood and agreed to be bound by the OCBC Terms and Conditions Governing (a) EasiCredit Balance Transfer and (b) Personal Line of Credit Accounts (copy of each is available at www.ocbc.com and any amendments and additions made thereto from time to time);
- (where I am applying for a Balance Transfer either on its own or together with the application for my credit limit to be increased) I agree that I shall be liable for any fees and charges (including without limitation, MEPS return/cancellation charges) that may be imposed or levied by any third party (including without limitation, any Beneficiary Bank) (the "Third Party") arising out of or in connection with any return of funds by any Third Party or OCBC Bank being unable to proceed with the Balance Transfer due to whatsoever reason (including without limitation, any failure on my part to provide accurate information in relation to me (including without limitation, information on my Beneficiary Bank account(s) to OCBC Bank);
- (where I am applying for a Balance Transfer either on its own or together with the application for my credit limit to be increased) I agree and hereby authorise OCBC Bank to make payment/transfer funds to my Other Card/Credit Line/Deposit Account(s) (as defined in the OCBC Terms and Conditions Governing EasiCredit Balance Transfer) as stated in the application upon OCBC Bank's approval;
- (where I am applying for my credit limit to be increased on its own) I have read, understood and agreed to be bound by the OCBC Terms and Conditions Governing Personal Line of Credit Accounts (a copy is available at www.ocbc.com); and
- (where I am applying for my credit limit to be increased either on its own or together with the application for the Balance Transfer) I agree that upon approval of my application, I authorise OCBC Bank to increase my EasiCredit account limit up to the maximum allowable credit limit from time to time. I acknowledge and agree that OCBC Bank will notify me of the increase in writing after the increase is effected.

Account Holder's Signature & Date

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