

TERMS AND CONDITIONS GOVERNING CASH-ON-INSTALMENTS ONLINE PROMOTION

1. Promotion period is from 1 November 2017 till 31 January 2018 (the “**Promotion Period**”).
2. A customer is entitled to receive up to S\$300 worth of CapitaVouchers depending on the principal loan amount approved for an OCBC Cash-on-Instalments loan application made online at www.ocbc.com during the Promotion Period (the “**Eligible Customer**”). An Eligible Customer whose application is successfully approved by OCBC Bank during the Promotion Period will receive CapitaVouchers as set out in the table below and subject to these terms and conditions.

Principal loan amount approved	Gift
S\$7,000 to S\$9,999	CapitaVoucher worth S\$50
S\$10,000 to S\$19,999	CapitaVoucher worth S\$100
S\$20,000 to S\$29,999	CapitaVoucher worth S\$200
>=S\$30,000	CapitaVoucher worth S\$300

3. Approval of the Cash-on-Instalments loan amount shall be subject to OCBC’s approval.
4. This offer is limited to one gift per customer and is valid whilst stocks last. The gift will be in the form of CapitaVouchers.
5. For the avoidance of doubt, for the purposes of these terms and conditions, if a customer applies for Balance Transfer loan or Cash-on-Instalments amount to be disbursed to more than one beneficiary accounts, each successful disbursement to a beneficiary account under such application(s) shall be treated as one single transaction. For instance, if a customer has successfully applied for funds to be disbursed to 2 beneficiary accounts (one for the amount of S\$5,000 (the “**First Transaction**”) and the other for the amount of S\$5,000 (the “**Second Transaction**”), each successful disbursement shall be deemed as one single transaction. Following this example, the customer will not be entitled to receive any vouchers.
6. The eligibility of each customer to receive the voucher(s) shall be determined at the absolute discretion of OCBC. The vouchers will be sent to the Eligible Customers by 15 March 2018 via registered mail or redemption letters will be sent to Eligible Customers for self-collection depending on the voucher quantity.
7. The gift is not exchangeable for cash or other items. OCBC reserves the right at its sole and absolute discretion to replace any gift with any item(s) of similar value.
8. OCBC 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 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.
9. OCBC reserves the right to terminate the promotion or waive/vary/amend any of these terms and conditions without notice.
10. The decision of OCBC on all matters relating to this offer shall be final and binding.