

**Terms and Conditions for Online Loan Application Promotion**

- 1) To qualify for the Online Loan Application Promotion (“Promotion”), your online loan application(s) must be submitted between 2 January 2020 and 14 February 2020 (“Promotion Period”) and the Eligible Loan (as defined below) must be disbursed by Oversea-Chinese Banking Corporation Limited (“Bank”) by 29 February 2020 (the “Qualifying Date”).
- 2) Only the following loans (the “Eligible Loans”) fall within the Promotion:-
  - a. Business First Loan,
  - b. Working Capital Loan,
  - c. Business Term Loan; or
  - d. A combination of the above stated loans
- 3) One or more of the Eligible Loans must be applied online with successful login of all obligors (including guarantors) using MyInfo and/or MyInfo Business to accept the relevant terms applicable to the Eligible Loans.
- 4) Eligible Loans applied within the Promotion Period and disbursed by the Qualifying Date will be eligible for a facility fee of 0.88% (usual 2%) of the loan quantum.
- 5) Full documents as required by the Bank must be presented and submitted for approval to determine eligibility for Eligible Loans during the Promotion Period.
- 6) All loan applications are subject to approval by the Bank at its sole discretion. The Bank shall not be required to give any reason for or prior notice of the rejection of any loan application and it shall not be liable or responsible for any rejection of any loan.
- 7) By participating in this Promotion, you agree and understand that this Promotion shall be conducted on such terms and conditions as the Bank may so decide (or amend) at its sole discretion from time to time.
- 8) The Promotion is not valid with other offers, privileges or promotions unless otherwise stated.
- 9) The Bank reserves the right to determine at its sole and absolute discretion all matters arising out of or about the Promotion, including your eligibility to participate in this Promotion. The Bank’s determination of all matters relating to this Promotion shall be final and conclusive and no correspondence, objection or appeal will be entertained (and the Bank shall not be obliged to disclose its reasons).
- 10) The terms and conditions of the Promotion are to be read in conjunction with our existing terms and conditions governing the relevant loans referred to in this Promotion. If there is any inconsistency between the Terms and Conditions Governing Business Loans and the terms and conditions of this Promotion, the latter shall prevail to the extent of such inconsistency.
- 11) All information is accurate at the time of publication.