

Terms and Conditions for Online Loan Application Promotion

- 1) To qualify for the shopping vouchers under the Online Loan Application Promotion (the “Promotion”), your online loan application(s) must be made between 1 October 2019 and 31 October 2019 and disbursed by Oversea-Chinese Banking Corporation Limited (the “Bank”) by 30 November 2019.
- 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 of more of the Eligible Loans must be applied online with successful login of all guarantors using MyInfo and/or MyInfo Business.

- 4) You will be given shopping vouchers on a tiered basis as per the table below. Tiering will be based on the total loan quantum of the Eligible Loan that has been accepted by you within the Qualifying Period.

Total Loan Quantum	Vouchers
=<S\$100,000	S\$200
>S\$100,000 to S\$200,000	S\$500
>S\$200,000	S\$1,000

- 5) 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.
- 6) The Bank has the absolute discretion at any time, and without having to give any reason, to determine your eligibility to participate in this Promotion.
- 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.