

TERMS AND CONDITIONS GOVERNING BALANCE TRANSFER ONLINE PROMOTION

1. Promotion period is from 1 May 2019 till 31 May 2019 (the "Promotion Period").
2. A customer is entitled to receive CapitaVouchers ("Gift") depending on the principal loan amount approved for an OCBC Balance Transfer 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 the Gift as set out in the table below and subject to these terms and conditions.

Principal loan amount approved	Gift
S\$8,000 to S\$15,999	S\$80
S\$16,000 to S\$23,999	S\$160
S\$24,000 to S\$31,999	S\$240
Every Incremental S\$8,000	Additional S\$80

3. Approval of the Balance Transfer 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.
5. For the avoidance of doubt, for the purposes of these terms and conditions, if a customer applies for Balance Transfer loan 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\$8,000 (the "First Transaction") and the other for the amount of S\$8,000 (the "Second Transaction")), each successful disbursement shall be deemed as one single transaction. Following this example, the customer will be entitled to receive \$160 of vouchers.
6. The eligibility of each customer to receive the Gift shall be determined at the absolute discretion of OCBC. The Gift will be mailed to customer's registered mailing address with the bank in the month following the approval of the loan.
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.

11. These terms and conditions shall be governed by the laws of Singapore and the participants in this Promotion irrevocably submit to the non-exclusive jurisdiction of the courts of Singapore. A person who is not a party to any agreement governed by these terms and conditions shall have no right under the Contracts (Rights of Third Parties) Act (Cap 53B) to enforce any of these terms and conditions.