

Terms & Conditions Governing the 'OCBC Exclusive Cashback Promotion for New OCBC EasiCredit Customers' (the "Promotion").

Promotion Period

1. The promotion period shall be from 15th May 2019 to 31st December 2019 (both dates inclusive), or such other period(s) as may be determined by Oversea-Chinese Banking Corporation Limited ("OCBC Bank") at its absolute discretion (the "Promotion Period").

Eligibility

2. This Promotion is only applicable to customers who do not have an existing OCBC EasiCredit facility and have applied for a new OCBC EasiCredit facility within this Promotion Period via:
 - (i) ocbc.com;
 - (ii) OCBC Bank Credit Card Roadshows;
 - (iii) OCBC Bank Branches; or
 - (iv) OCBC Telesales Executive.

Application must be approved on or before 31st December 2019 (the "Eligible Customer").

Cashback for new EasiCredit Eligible Customers

3. Subject to the fulfilment of Clause 2 above to the absolute satisfaction of OCBC Bank, an amount of S\$60 (the "Cashback") will be credited into the EasiCredit Account of the Eligible Customers.
4. The Cashback will be credited at the Bank's sole and absolute discretion, to the Eligible Customer's EasiCredit Account within 60 working days from the date of approval. The EasiCredit Account must be valid and in good standing at the time of crediting of the Cashback.

Applicants who had cancelled an existing EasiCredit facility within the 6 months prior to this Promotion and re-applied for it under this Promotion are not eligible to participate in this Promotion.

Applicants must maintain their EasiCredit facility for at least 6 months from the EasiCredit Account opening date. Otherwise, OCBC Bank reserves the right to claw back the S\$60.

Special Rate for new EasiCredit Eligible Customers

5. Subject to the fulfilment of Clause 2 above to the absolute satisfaction of OCBC Bank, Eligible Customers with an annual income of S\$30,000 and above who are approved for an EasiCredit facility will be accorded a promotional interest rate of 6% p.a. on their approved EasiCredit facility. This rate will be applicable from the date the EasiCredit facility is approved until 31st January 2020.

Following that, the prevailing rate on the EasiCredit facility will revert to 20.9% p.a.

For the avoidance of doubt, customers who applied for an EasiCredit facility from 15th May 2019 onwards will also enjoy the 6% rate until 31st January 2020.

6. Subject to the terms and conditions of this Promotion being fulfilled, each Eligible Customer is only entitled to a maximum of one Cashback under this promotion.
7. This Promotion shall not apply in conjunction with any other privileges or promotions unless otherwise stated.

General

8. OCBC Bank reserves the right at its absolute discretion to terminate this Promotion or vary, delete or add to any of these terms and conditions from time to time without notice including without limitation, the eligibility of any customer and the dates of this Promotion.

9. OCBC Bank's decision on all matters relating to this Promotion will be at its absolute discretion and will be final and binding on all participants. No correspondence shall be entertained. In the event of any inconsistency between these terms and conditions and any brochure, marketing or promotional material relating to this Promotion, these terms and conditions will prevail.

10. 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.

11. OCBC Bank reserves the right to terminate this Promotion or waive/vary/amend any of these terms and conditions without notice.

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