



Terms and Conditions for Business Loans Online Application Promotion 2026 Campaign

- 1) The Business Loans Online Application Promotion 2026 Campaign (the “**Promotion**”) shall run from 5 January 2026 to 31 March 2026 or such other date(s) as may be determined by Oversea-Chinese Banking Corporation Limited (the “**Bank**”) at its sole and absolute discretion (the “**Promotion Period**”).
- 2) To qualify for and participate in the Promotion, you must complete your application for a Business Term Loan, Working Capital Loan, Business First Loan or Revolving Term Loan (each an “**Eligible Loan**”) (collectively, the “**Application**”), including ensuring that:
 - (a) each obligor-to-be in relation to the Eligible Loan (including guarantors) accepts the relevant terms and conditions applicable to the Eligible Loan and completes the Application; and
 - (b) you provide the Bank with any documents as may be required by the Bank for the purposes of the Application;

by 28 February 2026 (“**Eligible Participant**”).

Campaign Mechanics

Business First Loan, Working Capital Loan and Business Term Loan

- 3) An Eligible Participant who meets the conditions specified herein and whose Eligible Loan is (i) a Business First Loan, Working Capital Loan or Business Term Loan; and (ii) disbursed by 31 March 2026, will receive a 88% discount on the facility fee applicable to such loan(s), subject to a minimum facility fee of S\$500 being payable.

Revolving Term Loan

- 4) An Eligible Participant who meets the conditions specified herein and whose Eligible Loan is (i) a Revolving Term Loan; and (ii) implemented by 31 March 2026, will receive a 88% discount on the annual fee payable in respect of such loan in the first year of facility implementation.

General

- 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) 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.
- 7) The Promotion will not operate together with any other offers, privileges or promotions unless otherwise stated.
- 8) By participating in the Promotion, the applicant acknowledges and agrees that the Bank, may collect, use, disclose and/or process data (which may include without limitation, personal data) relating to the applicant, such as, without limitation, the details and



business contact information of the applicant and/or the applicant's representative(s) (collectively, "**Customer Data**"). Such Customer Data may be collected, used, disclosed and/or processed for:

- a. the purpose of determining the eligibility of the applicant to participate in the Promotion;
- b. the purpose of managing, administrating and conducting the Promotion;
- c. the fulfilment of the Promotion to the applicant, where applicable; and
- d. such other purposes as may be set out in the Bank's respective data protection policies and/or privacy policies, (collectively, the "**Purposes**").

9) In providing any Customer Data to the Bank in the course of the Promotion, the applicant represents and warrants that:

- a. such Customer Data is accurate, complete and true; and
- b. where Customer Data relates to an individual (for example, any of the applicant's representative(s)), the applicant has valid authority and consent from such individuals to act on their behalf and provide such Customer Data to the Bank to collect, use, disclose and process for the Purposes.

10) The Bank will collect, use, and disclose any personal data in accordance with the Singapore Personal Data Protection Act 2012 and the OCBC Data Protection Policy.

11) The Bank reserves the right, in its sole and absolute discretion, to terminate the Promotion or vary, delete or add to any of these terms and conditions at any time without notice including, without limitation, the eligibility of any customer and/or the dates of the Promotion.

12) The Bank reserves the right to determine, in 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).

13) The terms and conditions of the Promotion are to be read in conjunction with our existing terms and conditions governing the relevant loan(s) 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.

14) All information is accurate at the time of publication.

15) These terms and conditions shall be governed by the laws of Singapore and each participant in the Promotion irrevocably submits 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 2001 to enforce any of these terms and conditions.