



## **Terms and Conditions for Business Loans CNY 2025 Campaign**

- 1) To qualify for the Business Loans CNY 2025 Campaign (the “**Promotion**”), your (hereinafter “**you**” or “**the applicant**”) application(s) must be received by Oversea-Chinese Banking Corporation, Limited (the “**Bank**”) between 1 January 2025 and 28 February 2025 (the “**Promotion Period**”).
- 2) The Promotion is only applicable to application(s) for Business Term Loan, Working Capital Loan, Business First Loan and Revolving Term Loan (each, an “**Eligible Loan**”).
- 3) To apply for the Eligible Loan, applicants must:
  - a. in respect of application for Business Term Loan, Working Capital Loan and Business First Loan, apply for the Eligible Loan **online** within the Promotion Period (at [https://www.ocbc.com/digital-services/web/sg2/ola/loan-application?prod\\_type=WCL](https://www.ocbc.com/digital-services/web/sg2/ola/loan-application?prod_type=WCL), [https://www.ocbc.com/digital-services/web/sg2/ola/loan-application?prod\\_type=BFL](https://www.ocbc.com/digital-services/web/sg2/ola/loan-application?prod_type=BFL) or [https://www.ocbc.com/digital-services/web/sg2/ola/loan-application?prod\\_type=BTL](https://www.ocbc.com/digital-services/web/sg2/ola/loan-application?prod_type=BTL));
  - b. in respect of application for Revolving Term Loan, apply for the Eligible Loan within the Promotion Period;
  - c. ensure that the Eligible Loan is disbursed or implemented by 31 March 2025 (the “**Qualifying Date**”);
  - d. ensure that each obligor-to-be in relation to the Eligible Loan (including guarantors) accept the relevant terms and conditions applicable to the Eligible Loan and complete the application; and
  - e. provide the Bank with any documents as may be required by the Bank for the purposes of the application.

### **Campaign Mechanics**

#### **Business First Loan**

- 1) An Eligible Loan which meets the requirements as set out in these terms and conditions will be eligible for an 88% discount on their usual facility fee, subject to a minimum charge of S\$500.

#### **Working Capital Loan & Business Term Loan**

- 1) The first 100 customers with Eligible Loan(s) (each, an “**Eligible Customer**”) who meet the requirements as set out in these terms and conditions shall be entitled to receive a cash incentive of **S\$888** per Eligible Customer (the “**Reward**”).
- 2) To qualify for the Reward, customer must have applied for an Eligible Loan and a minimum loan amount of S\$100,000 has been disbursed in a single application by the Qualifying Date.
- 3) Eligible Customers who qualify for the Reward will receive it by end-May 2025, or such other timing or period as may be determined by the Bank in its absolute discretion. The Reward will be credited directly into a Singapore dollars OCBC Account maintained by the Eligible Customer with the Bank.

### Revolving Term Loan

- 1) An Eligible Loan which meets the requirements as set out in these terms and conditions will be eligible for an 88% discount on their usual annual fee for the first year.

### General

- 1) 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.
- 2) 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.
- 3) The Promotion will not operate together with any other offers, privileges or promotions unless otherwise stated.
- 4) 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**").
- 5) 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.
- 6) 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.
- 7) 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.



- 8) 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).
- 9) 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.
- 10) All information is accurate at the time of publication.