Terms and Conditions for Online Loan Application Promotion

1) To qualify for the Online Loan Application Promotion ("Promotion"), your online loan application(s) must be received by Oversea-Chinese Banking Corporation, Limited (the "Bank") between 15 June 2021 and 31 July 2021 ("Promotion Period") and the Eligible Loan (as defined below) must be disbursed by the Bank by 15 September 2021 (the "Qualifying Date").

2) The Promotion is only applicable to the Temporary Bridging Loan (the "Eligible Loan").

3) An Eligible Loan which has been applied for within the Promotion Period and which is disbursed by the Qualifying Date will be eligible for a 50% discount on their usual facility fee (for an amount of up to $500).

4) To apply for the Eligible Loan, applicants must:
   a. apply for the Eligible Loan online (at https://applybizloan.ocbc.com/OLA/?prod_type=TBL&sourceoflead=websitepdt) (the "**Application**");
   b. 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
   c. provide the Bank with any documents as may be required by the Bank for the purposes of the Application.

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) 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.

9) 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).

10) The terms and conditions of the Promotion are to be read in conjunction with our existing terms and conditions governing the relevant loans 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.

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