

## TERMS AND CONDITIONS GOVERNING BALANCE TRANSFER ONLINE PROMOTION

1. This Balance Transfer Online Promotion is open only to those (“Eligible Account Holder”):
  - (a) who hold an EasiCredit account and/or Credit Card account(s) with Oversea-Chinese Banking Corporation Limited (“OCBC”);
  - (b) who have successfully made a Balance Transfer application via [www.ocbc.com](http://www.ocbc.com) for a minimum sum of S\$500 on their EasiCredit account and/or Credit Card account(s) during the Promotion Period (as defined in Clause 2 below); and
  - (c) whose OCBC Credit Card or EasiCredit account is active and in good standing with OCBC during the Promotion Period and at the time of crediting of the Gift (defined below).
2. Promotion period is from 8 April 2020 till 30 June 2020 (the “Promotion Period”).
3. An Eligible Customer is entitled to receive up to S\$400 worth of cashback (“Gift”) depending on the principal loan amount approved for an OCBC Balance Transfer loan application made online at [www.ocbc.com](http://www.ocbc.com) during the Promotion Period. An Eligible Customer whose application is successfully approved by OCBC during the Promotion Period will receive the Gift as set out in the table below and subject to these terms and conditions. For avoidance of doubt, applications that are not submitted via the link set out in Clause 1(b) will not be entitled to any cashback.

Principal loan amount approved	Gift
S\$8,000 to S\$15,999	S\$100
S\$16,000 to S\$23,999	S\$200
S\$24,000 to S\$31,999	S\$300
S\$>=S\$32,000	S\$400

4. Approval of the Balance Transfer loan amount shall be subject to OCBC’s approval.
5. This offer is limited to one Gift per customer and is valid whilst stocks last.
6. 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 S\$200 cashback.
7. The eligibility of each customer to receive the Gift shall be determined at the absolute discretion of OCBC. The Gift will be credited to the Eligible Customer’s Credit Card or EasiCredit (the account used by the customer to apply for the Balance Transfer) in the month following the approval of the loan.
8. OCBC reserves the right at its sole and absolute discretion to replace the Gift with any item(s) of similar value.
9. This Promotion is not valid in conjunction with other promotions.
10. if any Eligible Customer is subsequently discovered to be ineligible to participate in the Promotion or to receive the Gift (which eligibility shall be determined at the discretion of OCBC), OCBC reserves the right to (i) withdraw the Gift at any time; or (ii) claw-back the Gift or request the relevant person to repay to or compensate OCBC the value of the Gift at any time, and OCBC shall have the right to debit the value of the Gift or such other amount as it deems fit from the account(s) of the customer. No person shall be entitled to any payment or compensation from OCBC should any Gift be withdrawn, if any Gift is reclaimed by OCBC, or if a customer is asked to repay to or compensate OCBC the value of the Gift for whatsoever reasons.

11. OCBC reserves the right at its 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 the dates of the Promotion.
12. OCBC's decisions on all matters relating to the Promotion shall be final and binding on all participants. No correspondence or appeal shall be entertained by OCBC. In the event of any inconsistency between these terms and conditions and any brochure, marketing or promotional material relating to the Promotion, these terms and conditions shall prevail.
13. OCBC shall not be responsible for the quality, merchantability or fitness for any purpose or any other aspect of the Promotion, or any product and/or service relating to the Promotion. Notwithstanding anything herein, OCBC shall not at any time be responsible or held liable for any defect or malfunction in any product or the deficiency in any service provided, and/or any loss, injury, damage or harm suffered or incurred by or in connection with the Promotion, and/or the use of any product and/or service relating to the Promotion, by any person.
14. OCBC shall not be responsible for any loss or damage to any person in connection with the Promotion howsoever arising, including any error in computing chances, any breakdown or malfunction in any computer system or equipment, or any notice which is misdirected or lost in the post or in transmission.
15. 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.