

## Terms & Conditions Governing Temporary Credit Limit Increase

1. The decision of OCBC on all matters relating to this temporary credit limit review (including the approval of the temporary credit limit increase) will be at its absolute discretion and will be final and binding on all participants.
2. You agree that, at the end of the period selected by you for the temporary credit limit increase, your permanent credit limit will apply and you will need to pay down the difference between the temporary credit limit and permanent credit limit to avoid overlimit charges.
3. OCBC shall be entitled to vary, delete or add any of these terms and conditions at any time without notice.
4. You agree that the information earlier provided by you in this temporary credit limit review is true, correct, complete and up-to-date, and OCBC is authorised to update (where applicable) your bank records with the information earlier provided.
5. You agree that OCBC will conduct credit checks on you and to obtain and verify and disclose any information relating to you and any of your accounts with OCBC from or to any other party as OCBC may time to time deem fit at OCBC's own discretion and without any liability or notice to you. You understand that you will have to submit supporting income documents for this exercise.
6. You hereby consent for OCBC and its related corporations to collect, use and disclose your personal data for the purposes of facilitating and administering your temporary credit limit review application, in accordance with OCBC Bank's Data Protection Policy available at <https://www.ocbc.com/personal-banking/policies> (the "Purposes"). Where applicable, you confirm that the beneficial owner has consented for his or her personal data being collected, used and disclosed by OCBC Group for the Purposes.
7. These terms and conditions shall be governed by the laws of Singapore and you 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 2001 to enforce any of these terms and conditions.