

Important Notes Relating to Balance Transfer

Important Notes Relating to EasiCredit Balance Transfer

1. You may apply for Balance Transfer(s) under your EasiCredit Account for outstanding balances in Singapore dollars of your non-OCBC Bank credit cards/line of credit, which is acceptable to us. You may also apply for funds to be drawn from your EasiCredit Account to a Singapore dollar deposit account in your name, which is acceptable to us.
2. No cancellation of a Balance Transfer application or change in the request amount is allowed after the submission of application.
3. Your application is subject to a minimum request amount as stated on the application form and your request is subject to OCBC Bank's approval. OCBC Bank reserves the right to reject the application or approve the request amount partially without the need to assign a reason.
4. Upon approval of the Balance Transfer, any credit balance in your EasiCredit Account will be used to offset the approved Balance Transfer amount.
5. You will be required to make at least the minimum monthly payment on the outstanding amount on your Balance Transfer. If we do not receive at least the minimum payment specified in your monthly Billing Statement by the payment due date, you will be liable to pay a late payment charge and finance charge at the relevant prevailing rates.
6. You will be notified to make payment via Monthly Statement of Account and payment is required as defined in the OCBC Terms and Conditions Governing Personal Credit Line. Payment made will pay towards balances at promotional interest rate, including Balance Transfer, starting with the lowest promotional interest rate. Balance Transfer may be repaid in full before the expiration of the promotional period.
7. OCBC Bank will not be liable if your EasiCredit Account is in excess due to the approval of this facility and also any overdue payment, charges, fees, interest, losses and damages to your Beneficiary Account(s), as a result from the application processing of this facility.
8. The promotional interest rate will only apply to the approved Balance Transfer amount(s) and the related fees and charges (if any). Upon expiration of the application promotional tenure, the applicable prevailing interest rate will be chargeable on the outstanding Balance Transfer amount(s).
9. OCBC Bank reserves the right to vary the interest rate chargeable, the basis of calculation of interest, fees and charges at any time in OCBC Bank's sole discretion.

Important Notes Relating to Credit Card Balance Transfer

1. In order to apply for the OCBC Balance Transfer Facility (the "Facility"), you must be a principal cardmember of a credit card issued by us, and your Card Account must be in good standing as determined by us at the point of application.
2. You may apply to transfer up to 90% of the available credit limit of your Card Account(s) (the "Balance Transfer"), subject to a minimum amount specified by us, to:
 - (a) any credit card/credit line account(s) (the "Other Card/Credit Line Account(s)") held with any other bank or financial institution in Singapore; and/or
 - (b) any bank account held with us or any other bank or financial institution in Singapore acceptable to us.

Such Balance Transfer shall be subject to our approval at our sole and absolute discretion. The actual amount of the Balance Transfer disbursed to you will be the amount approved by us at

our sole and absolute discretion. A Balance Transfer can only be made to a receiving account denominated in Singapore dollars.

3. OCBC Bank reserves the right to reject an application for a Balance Transfer in its entirety and/or approve only part of an Applied Balance Transfer Amount (such approved amount shall be referred to as the "Balance Transfer Amount") at our absolute discretion and without assigning any reason therefor.
4. OCBC Bank may, on its approval of each Balance Transfer application, open an account in your name (the "Balance Transfer Account") and charge and debit the Balance Transfer Amount to/from such Balance Transfer Account on the date of the Approval Letter or such later date as determined by us.
5. The Principal Cardmember shall be fully liable to OCBC Bank for any and all amounts charged to and/or debited from its Balance Transfer Account(s).
6. If approved, the Balance Transfer Amount shall be credited directly into the account stated in the Balance Transfer application form. You shall continue to make payments on any Other Card/Credit Line Account(s) for which you have made a Balance Transfer application until the relevant Card /Credit Line is successfully credited. We shall not be liable for any overdue payment or interest or any other fees costs expenses whatsoever and howsoever incurred on such Other Card/Credit Line Account(s).
7. Each Balance Transfer Amount charged to and debited from any Balance Transfer Account(s) will be treated in the same manner as a charge arising from a Cash Advance and will be reflected in your monthly statement issued by us for your Balance Transfer Account(s) and payable by you in accordance with these Terms & Conditions and where applicable, the Cardmembers Agreement.
8. A non-refundable processing fee on the Balance Transfer Amount at a rate as determined by the Bank at its discretion will be charged to and debited from the Balance Transfer Account (regardless whether the Facility is terminated at any time by you or us) for each successful Balance Transfer.
9. In the event of any cancellation or termination of your Card Account(s) for any reason whatsoever, your Balance Transfer Account(s) will remain open, so long as there is an outstanding balance on any of your Balance Transfer Account(s). You shall continue to make payments to your Balance Transfer Account(s) until the full outstanding amount is fully paid off. For avoidance of doubt, any outstanding balance applicable to your Card Account(s) shall be managed and settled separately from your Balance Transfer Account(s) and in accordance with the relevant terms and conditions applicable to your Card Account(s). The Facility shall survive any cancellation or termination of your Card Account(s) and shall continue to be governed by these Terms & Conditions.
10. You will be required to make at least the minimum monthly payment on the outstanding amount on your Balance Transfer. If we do not receive at least the minimum payment specified in your monthly Billing Statement by the payment due date, you will be liable to pay a late payment charge and finance charge at the relevant prevailing rates.
11. OCBC Bank may vary the interest rate chargeable and the basis of calculation of interest at any time in our sole discretion without any notice and without giving any reason therefore.
12. The OCBC Terms and Conditions of Balance Transfer Facility shall apply. Please refer to OCBC Bank's website for a copy.

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余额代偿服务注意事项

华侨银行集团

余额代偿服务面向华侨银行所发维萨或万事达信用卡的任何主卡会员(“主卡会员”),且华侨银行确定其卡账户(“卡账户”)资信良好。

主卡会员可申请将其在华侨银行以外新加坡任何银行或金融机构所持信用卡/授信账户项下未清余额(新加坡元,“申请余额代偿金额”,须达到华侨银行规定的最低金额)结转至余额代偿账户(定义见下文)。您亦可申请将余额代偿金额(定义见下文)从余额代偿账户结转至您在本行接受之新加坡任何银行或金融机构所持银行账户。该等余额代偿以本行确定允许为前提,且只可结转至以新加坡元计价的收款账户。

华侨银行有权酌情拒收余额代偿申请和/或仅批准部分申请余额代偿金额(该等核准金额称为“余额代偿金额”),无须说明理由。

华侨银行可在批准每项余额代偿申请后,以主卡会员名义开立账户(“余额代偿账户”),并于华侨银行发出批函之日或是华侨银行确定的较晚日期,向/从该等余额代偿账户记入/扣除余额代偿金额。

对于向其余额代偿账户记入和/或从其余额代偿账户扣除的任何及所有金额,主卡会员须对华侨银行承担全部责任。

余额代偿金额经批准后,应直接贷记入此余额代偿申请表中所述账户。主卡会员应继续向其已申请余额代偿的任何其他卡/授信账户还款,直至相关卡/授信账户成功贷记。对于该等其他卡/授信账户所产生的任何逾期付款或利息或是任何其他费用、成本或开支,华侨银行无须承担责任。

向任何余额代偿账户记入和/或从任何余额代偿账户扣除的每笔余额代偿金额,将以与“卡会员协议”项下卡账户相关现金预支产生的费用相同之方式予以处理,并将反映在华侨银行就余额代偿账户而发送给主卡会员的每月对账单(“余额代偿对账单”)中,由主卡会员按照“卡会员协议”和“华侨银行有关余额代偿服务的条款与条件”之规定支付。

每笔余额代偿交易成功后,华侨银行将按其酌情确定之比率收取手续费,且该等手续费不可退还(不论余额代偿服务是否在任何时间由主卡会员或华侨银行终止)。

华侨银行有权更改计收利率、利息计算依据,以及华侨银行随时酌情收取的任何费用和手续费,无须发送通知和说明理由。

结转的未偿还余额不得超过主卡会员的卡账户内可用信用额度。