

# EasiCredit Balance Transfer Terms and Conditions

## Personal Banking

1. One or more transfers (the “Balance Transfer”) may be applied for under your Balance Transfer Facility of only:
  - (i) the outstanding balance(s); and/or
  - (ii) funds to be drawn from your EasiCredit Account, in Singapore dollars (each and collectively, the “Applied Balance Transfer Amount”), subject to a minimum amount specified by OCBC, under and/or to any of your credit card/credit line or deposit account(s) (the “Other Card/Credit Line/Deposit Account(s)”) (whichever is applicable) held with (a) in the case of a credit card/credit line account, a bank or financial institution (other than OCBC) in Singapore acceptable to us, and (b) in the case of a deposit account, a bank or financial institution in Singapore acceptable to us, and charged to your EasiCredit Account.
2. No cancellation of a Balance Transfer application or change in the Applied Balance Transfer Amount will be allowed after submission of application.
3. Without prejudice to the rights and remedies of OCBC:
  - a) any Balance Transfer amount may be drawn from any credit balances available in your EasiCredit Account at point of debit; and/or
  - b) payments you make to your EasiCredit Account may be applied first to settle balances subject to any promotional interest rate, including transfer of balances, starting with the lowest promotional interest rate. Therefore any amount transferred from your EasiCredit Account may be repaid in full before the expiration of the relevant promotional period.
4. OCBC 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 (the “Balance Transfer Amount”), whether it would result in the available credit limit of your EasiCredit Account being exceeded, at its absolute discretion and without assigning any reason therefor.
5. In the event that a Balance Transfer Amount (together with any processing and/or other fees payable in connection therewith) results in the Approved Limit of your EasiCredit Account being exceeded, you will be charged interest on such excess sum at such rate(s) prevailing for your EasiCredit Account.
6. OCBC may, on its approval of each Balance Transfer, debit the Balance Transfer Amount (together with any processing and/or other fees payable in connection therewith) from your EasiCredit Account on the date of the approval letter issued by OCBC or such later date as determined by OCBC.
7. You shall be fully liable to OCBC for any and all amounts charged to and/or debited from your EasiCredit Account. Each Balance Transfer Amount (together with any processing and/or other fees payable in connection therewith) charged to and debited from your EasiCredit Account will be treated in the same manner as your Instruction under the OCBC Terms and Conditions Governing Personal Line of Credit Accounts and will be reflected in the monthly Statement of Account issued by OCBC to you for your EasiCredit Account and payable by you in accordance with the OCBC Terms and Conditions Governing Personal Line of Credit Accounts.

8. The promotional interest rate applicable to your Balance Transfer application shall only apply to such Balance Transfer Amount and not to any other amounts (including without limitation any processing and/or other fees payable in connection with any Balance Transfer) outstanding in your EasiCredit Account. Such promotional rate(s) will expire at the end of the applicable promotional tenure. The prevailing rate applicable to your EasiCredit Account will apply thereafter. The foregoing shall not affect or prejudice any other charges imposed at the prevailing rates on sums remaining unpaid (including the minimum monthly repayment) under your EasiCredit Account.
9. You will be required to make at least the minimum monthly repayment on the outstanding amount on your Balance Transfer. If we do not receive at least the minimum repayment 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.
10. OCBC may at any time vary the interest rate chargeable, the basis of calculation of interest, fees and charges in connection with each Balance Transfer in OCBC's sole discretion without any notice and without giving any reason therefor.
11. You shall continue to make payment to your Other Card/Credit Line/Deposit Account(s) until you have received confirmation that such Other Card/Credit Line/Deposit Account(s) has/have been successfully credited. OCBC shall not be liable for any overdue payment, charges, fees or interest, losses or damages that may be incurred thereby. In addition, any charges, fees, interest or losses incurred by OCBC in connection with your Balance Transfer application, including without limitation, any fees and charges howsoever imposed by the bank or financial institutions of your Other Card/Credit Line/Deposit Account(s) shall be borne solely by you.
12. OCBC Terms and Conditions Governing Personal Line of Credit Accounts shall also apply to the Balance Transfer Facility. In the event of inconsistency between these terms stated herein and the OCBC Terms and Conditions Governing Personal Line of Credit Accounts, the OCBC Terms and Conditions Governing Personal Line of Credit Accounts shall prevail.

*此中文版的EasiCredit余额代偿条款与条件源自于英文版，仅供参考。如中文版和英文版存在不一致之处，皆以英文版为准。*

## **EasiCredit余额代偿条款与条件**

### 个人银行业务

您可在余额代偿服务项下申请一笔或多笔结转交易(“余额代偿”), 将下列款项:

未偿还余额; 和 / 或

从您的EasiCredit账户提取的新加坡元资金(“申请余额代偿金额”, 须达到华侨银行规定的最低金额), 结转到您在下列银行或金融机构所持任何信用卡 / 授信或存款账户(“其他卡 / 授信 / 存款账户”)(如适用): (a)就信用卡 / 授信账户而言, 本行接受之新加坡任何银行或金融机构(华侨银行除外); 及(b)就存款账户而言, 本行接受之新加坡任何银行或金融机构, 并记入您的EasiCredit账户。

余额代偿申请递交后不得取消, 亦不得变更申请余额代偿金额。

在不损害华侨银行权利与救济的情况下:

任何余额代偿金额在扣款时可从您的EasiCredit账户内可用信用余额提取; 和 / 或

支付至EasiCredit账户的款项可首先用于按推广利率偿还余额, 包括结转, 自最低推广利率起计。因此, 从EasiCredit账户结转的任何金额, 可在相关推广期结束前全额偿还。

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”), 不论这是否会导致超过您的EasiCredit账户内可用信用额度, 无须说明理由。

如果余额代偿金额(连同相关手续费和 / 或其他应付费用)导致超过您的EasiCredit账户核准额度, 则将按您的EasiCredit账户适用之现行利率, 就该等超额收取利息。

华侨银行可在批准每项余额代偿申请后, 于华侨银行发出批函之日或是华侨银行确定的较晚日期, 从您的EasiCredit账户扣除余额代偿金额(连同相关手续费和 / 或其他应付费用)。

对于记入您的EasiCredit账户和 / 或从您的EasiCredit扣除的任何及所有金额, 您须对华侨银行承担全部责任。记入您的EasiCredit账户和 / 或从您的EasiCredit扣除的每笔余额代偿金额(连同相关手续费和 / 或其他应付费用)将以与您在“华侨银行有关个人授信账户的条款与条件”项下指令相同之方式予以处理, 并将反映在华侨银行就EasiCredit账户而发送给您的每月对账单中, 由您按照“华侨银行有关个人授信账户的条款与条件”之规定支付。

华侨银行有限公司

您的余额代偿申请适用之推广利率, 只适用于该等余额代偿金额, 而非您的EasiCredit账户内任何其他未偿还款项(包括但不限于就任何余额代偿而应付的手续费和 / 或其他费用)。该等推广利率将截止于相关推广期限。您的EasiCredit账户适用之现行利率将在此后适用。前述规定并不影响或损害针对您的EasiCredit账户项下剩余未付款项(包括每月最低还款额)按现行利率收取的任何其他费用。

对于未偿还的余额代偿款项, 您须至少支付每月最低金额。如果本行未在还款到期日之前至少收到每月对账单中所述最低金额, 您将须按相关现行利率支付滞纳金和财务费。

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。

您应继续向您的其他卡 / 授信 / 存款账户还款, 直至收到有关该等其他卡 / 授信 / 存款账户成功贷记之确认。对于由此产生的任何逾期付款、费用、利息、损失或损害, 本行无须承担责任。此外, 华侨银行因您的余额代偿申请而产生的任何费用、利息或损失, 包括但不限于您的其他卡 / 授信 / 存款账户之银行或金融机构收取的任何费用, 均应由您承担。

“华侨银行有关个人授信账户的条款与条件”亦适用于余额代偿服务。如果这些条款与条件和“华侨银行有关个人授信账户的条款与条件”之间存在任何不一致, 应以“华侨银行有关个人授信账户的条款与条件”为准。