

TERMS AND CONDITIONS GOVERNING NEW-TO-EASICREDIT BALANCE TRANSFER EXCLUSIVE ONLINE CAMPAIGN

1. The **Balance Transfer exclusive online campaign** on EasiCredit Offer ("Promotion") is open only to those who ("Eligible Account Holder"):
 - (a) have opened a new EasiCredit account with Overseas-Chinese Banking Corporation Limited ("OCBC");
 - (b) have an annual income of S\$30,000 and above;
 - (c) have received an SMS from OCBC inviting them to participate in this Promotion; and
 - (d) have successfully made an EasiCredit Balance Transfer application for a minimum sum of S\$500 on their EasiCredit account, via the link received via SMS, within:
 - (i) two (2) months of the date of approval for the new EasiCredit account specified to at Paragraph 1(a) above; and
 - (ii) the Promotion Period (as defined in Clause 2 below).
2. This Promotion is valid from 1 February 2020 till 31 December 2020 ("Promotion Period").
3. The invitation to participate in the Promotion is not transferrable.
4. Subject to these terms and conditions, an Eligible Account Holder shall be entitled to a special rate on their approved Balance Transfer loan amount, as set out in the table below.

Loan Tenure	One-time processing fee	Interest rate	Effective interest rate
6 months	1.18%	0% p.a.	2.53% p.a.

5. In addition, an Eligible Account Holder is entitled to receive up to S\$320 cashback under this Promotion ("Cashback"), depending on the principal loan amount approved for their Balance Transfer loan application made via the link received during the Promotion Period. An Eligible Account Holder whose application is successfully approved by OCBC during the Promotion Period will receive the amount of cashback as set out in the table below and subject to these terms and conditions:

Principal loan amount approved	Cashback
S\$8,000 to S\$15,999	S\$80
S\$16,000 to S\$23,999	S\$160
S\$24,000 to S\$31,999	S\$240
Any amount above S\$32,000	S\$320

6. For the avoidance of doubt, the maximum amount of Cashback that an Eligible Account Holder may receive under this Promotion shall be capped at S\$320. Also, applications that are not submitted via the application link sent via SMS will not be entitled to any cashback
7. This Promotion is not valid in conjunction with other promotions.
8. For the avoidance of doubt, for the purposes of these terms and conditions, if a customer applies for a Balance Transfer where the loan amount is 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\$160 cashback.

9. The Balance Transfer loan amount shall be subject to OCBC’s approval. Notwithstanding the foregoing, the approval of the Balance Transfer loan is at OCBC’s sole and absolute discretion.
10. The eligibility of each Eligible Account Holder to receive the Cashback shall be determined at the absolute discretion of OCBC. The Cashback will be credited to the Eligible Account Holder’s EasiCredit (the account used by the customer to apply for Balance Transfer) within 60 days from the date of approval of the Balance Transfer.
11. The Cashback is not exchangeable for cash or other items. OCBC reserves the right at its sole and absolute discretion to replace the Cashback with any item(s) of similar value.
12. If any Eligible Account Holder is subsequently discovered to be ineligible to participate in the Promotion or to receive the Cashback (which eligibility shall be determined at the discretion of OCBC), OCBC reserves the right to (i) withdraw the Cashback at any time; or (ii) claw-back the Cashback or request the relevant person to repay to or compensate OCBC the value of the Cashback at any time, and OCBC shall have the right to debit the value of the Cashback 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 Cashback be withdrawn, if any Cashback is reclaimed by OCBC, or if a customer is asked to repay to or compensate OCBC the value of the Cashback for whatsoever reasons.
13. OCBC reserves the right at its absolute discretion to terminate this Promotion, or waive, vary, delete, amend, or add to any of these terms and conditions without notice, including without limitation, the eligibility of any Eligible Account Holder, and the dates of the Promotion.
14. The decision of OCBC on all matters relating to this 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 this Promotion, these terms and conditions shall prevail.
15. 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.
16. 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.
17. These terms and conditions shall be governed by the laws of Singapore and the participants in this Promotion irrevocably submit to the 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.