OCBC Bank
65 Chulia Street OCBC Centre
Singapore 049513

Terms & Conditions Governing the EasiCredit Interest Rate Promotion (the "Promotion")

1. Promotion Period

1.1 The promotion period shall run from 02 November 2026 to 31 December 2026 (both dates inclusive), or such other period(s) as may be determined by Oversea-Chinese Banking Corporation Limited ("OCBC Bank") at its absolute discretion (the "Promotion Period").

2. Eligibility

2.1 You will qualify for the Promotion ("Eligible Customer") if you have received from OCBC Bank a SMS, Electronic Direct Mailer or Push Notification on OCBC App inviting you to participate in the Promotion ("Invitation") (please note that the Invitation is not transferrable) and you are a holder of an EasiCredit account.

3. Promotion Mechanics

3.1 Any amount drawn down on the credit limit during the Promotion Period is subject to the effective interest rate as stated in the Invitation. Effective interest rate is subject to compounding if the monthly charges are not repaid in full.

3.2 Any outstanding amount after the Promotion Period is subject to the prevailing effective interest rate of 22.90% (or such other interest rate applicable to you).

3.3 If you have an EasiCredit Balance Transfer, any payment made to the EasiCredit Account will be applied first to settle the balances subject to the lowest interest rates.

3.4 If you have an EasiCredit Cash-on-Instalments, any payment made to the EasiCredit Account will be applied first to settle any billed instalment and amount due.

4. General

4.1 The eligibility of any Eligible Customer to participate in this Promotion shall be determined at the absolute discretion of OCBC Bank.

4.2 OCBC Bank 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.

4.3 OCBC Bank 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 Bank 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.

4.4 OCBC Bank'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 Bank. 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.

4.5 OCBC Bank 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.

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4.6 By participating in this Promotion, the Eligible Customer hereby agrees and consents to the collection, use and disclosure of their personal data by OCBC Bank and its related corporations (collectively, "OCBC Group") for the purposes of managing and administering this Promotion, and such other related purposes, in accordance with OCBC's Data Protection Policy (which can be accessed via the OCBC website > Personal Banking > Policies).

4.7 These terms and conditions shall be governed by the laws of Singapore and each participant in the Promotion irrevocably submits 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.

Version Date: 02 Nov 2026