

## TERMS AND CONDITIONS GOVERNING BALANCE TRANSFER ONLINE PROMOTION

1. Subject to these terms and conditions, the Balance Transfer Online Promotion ("Promotion") is open only to those ("Eligible Account Holder"):
  - (a) who hold any Credit Card account(s) and/or EasiCredit account with Oversea-Chinese Banking Corporation Limited ("OCBC"); and
  - (b) who have successfully made a Balance Transfer application via OCBC App or OCBC Website on their Credit Card account(s) and/or EasiCredit account during the Promotion Period (as defined in Clause 2 below); and
  - (c) whose OCBC Credit Card and/or EasiCredit account(s) is active and in good standing with OCBC during the Promotion Period and at the time of crediting of the Cashback (defined below).
2. This Promotion is valid 18 October 2024 to 30 November 2024, or such other period as may be determined by OCBC at its absolute discretion (the "Promotion Period").

### **Cashback**

3. Subject to these terms and conditions, an Eligible Account Holder who applies for a Balance Transfer with principal loan amount approved of S\$10,000 or more and with loan tenor of 12-months, is entitled to receive processing fee waiver under this Promotion ("Cashback"), the amount of which is as set out in the table below:

Loan Tenor	Principal loan amount approved	Cashback on principal loan approved
12 months	S\$10,000 and above	1.0% (capped at S\$1,000)

4. Applications that are not submitted as set out in Clause 1(b) above will not be entitled to any Cashback.
5. The application of Balance Transfer, and where applicable, the Balance Transfer loan amount shall be subject to OCBC's approval.
6. Terms and Conditions for Balance Transfer on your Credit Card/ EasiCredit apply.
7. Eligible Account Holders will only be entitled to one-time Cashback throughout the entire Promotion Period regardless of the number of approved applications.
8. 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 and/or Credit Card account(s) used to apply for the Balance Transfer within 3 months from the loan approval date.
9. If any 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.

10. This Promotion is not valid in conjunction with other promotions.
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. OCBC 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.
13. OCBC'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. 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.
14. 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.
15. 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.
16. By participating in this Promotion, the Eligible Account Holder 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).
17. These terms and conditions shall be governed by the laws of Singapore and the participants in this Promotion 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.