

**TERMS AND CONDITIONS GOVERNING BALANCE TRANSFER ONLINE PROMOTION**

1. This Balance Transfer Online Promotion (“Promotion”) is open only to those (“Eligible Account Holder”):
  - (a) who hold an EasiCredit account and/or any Credit Card account(s) with Oversea-Chinese Banking Corporation Limited (“OCBC”);
  - (b) who have successfully made a Balance Transfer application via [www.ocbc.com](http://www.ocbc.com) for a minimum sum of S\$500 on their EasiCredit account and/or Credit Card account(s) during the Promotion Period (as defined in Clause 2 below); and
  - (c) whose OCBC EasiCredit and/or Credit Card account(s) is active and in good standing with OCBC during the Promotion Period and at the time of the crediting of the Cashback (defined below).
2. The Promotion period is from 1 July 2021 to 31 December 2021 (the “Promotion Period”).
3. Subject to these terms and conditions, an Eligible Account Holder is entitled to receive up to S\$320 Cashback under this Promotion (“Cashback”), the amount of which depends on the principal loan amount approved for their Balance Transfer loan application, as set out in the table below:

<b>Principal loan amount approved</b>	<b>Cashback</b>
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

4. 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 set out in Clause 1(b) above will not be entitled to any Cashback.
5. The application for the Balance Transfer, and where applicable, the Balance Transfer loan amount, shall be subject to OCBC’s approval.
6. 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.
7. Credit Card/ EasiCredit Balance Transfer Terms and Conditions apply.
8. For the avoidance of doubt, for the purposes of these terms and conditions, if a customer applies for a Balance Transfer loan 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 and the other for the amount of S\$8,000 – each successful disbursement shall be deemed as one single transaction. Following this example, the customer will be entitled to receive S\$80 Cashback on each transaction, for a total of S\$160 Cashback.
9. 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 Customer’s EasiCredit and/or Credit Card account(s) used by the customer to apply for the Balance Transfer in the following month from the loan approval date.
10. 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.

11. This Promotion is not valid in conjunction with other promotions.
12. 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.
13. 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.
14. 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.
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 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 (Cap 53B) to enforce any of these terms and conditions.