

Credit Card Balance Transfer Terms and Conditions

Personal Banking

These terms & conditions and any other rules, procedures or instructions which we may from time to time issue (the "Terms & Conditions") shall apply to the OCBC Balance Transfer Facility (the "Facility"). By applying for the Facility, you acknowledge that you have read and understood these Terms & Conditions and agree to be bound by them.

All terms and references used in these Terms & Conditions and which are defined or construed in the OCBC Cardmembers Agreement but are not defined or construed in these Terms & Conditions shall have the same meaning and construction in these terms & conditions.

These Terms & Conditions are to be read together with the OCBC Cardmembers Agreement (as amended, modified and supplemented from time to time). In the event of any conflict or inconsistency between these terms and conditions and the OCBC Cardmembers Agreement, these Terms & Conditions shall prevail in so far as they relate to the Facility.

1. DEFINITIONS

When you read these Terms & Conditions, bear in mind that "you" and "your" means the person who has applied and been granted the Facility by us. The words "we", "our" and "us" refers to Oversea-Chinese Banking Corporation Limited and its successors and assigns.

2. ELIGIBILITY

In order to apply for the Facility, you must be a principal cardmember of a credit card issued by us, and your Card Account must be in good standing as determined by us at the point of application.

3. APPLICATION FOR TRANSFER

3.1. You may apply to transfer up to 90% of the available credit limit of your Card Account(s) (the "Balance Transfer"), subject to a minimum amount specified by us, to:

- (a) any credit card/credit line account(s) (the "Other Card/Credit Line Account(s)") held with any other bank or financial institution in Singapore; and/or
- (b) any bank account held with us or any other bank or financial institution in Singapore acceptable to us. Such Balance Transfer shall be subject to our approval at our sole and absolute discretion. The actual amount of the Balance Transfer disbursed to you will be the amount approved by us at our sole and absolute discretion.

3.2. A Balance Transfer can only be made to a receiving account denominated in Singapore dollars.

3.3. We reserve the right to reject an application for a Balance Transfer in its entirety and/or approve only part of an Applied Balance Transfer Amount (such approved amount shall be referred to as the "Balance Transfer Amount") at our absolute discretion and without assigning any reason therefor.

3.4. All Balance Transfer applications shall be irrevocable on and after the date of the relevant approval letter issued by us (the "Approval Letter").

4. BALANCE TRANSFER ACCOUNT

4.1. We may, on our approval of each Balance Transfer application, open an account in your name (the "Balance Transfer Account") and charge and debit the Balance Transfer Amount to/from such Balance Transfer Account on the date of the Approval Letter or such later date as determined by us.

4.2. In respect of each Balance Transfer, we shall charge and debit the relevant Balance Transfer Account an interest or finance charge calculated based on the following:

(a) during the tenor (the "Tenor") specified in the application for such Balance Transfer, at the annual interest rate applicable to the Tenor at the time of such transfer (as stated in its application) or any other rate determined by us from time to time at our sole discretion (the "Balance Transfer Rate"); and

(b) where the Tenor has expired and you have an outstanding amount in your Balance Transfer Account, at:

(i) the prevailing OCBC Cash Advance interest rate; or

(ii) any other rate determined by us at our sole discretion,

as may be stated in the relevant application for the Balance Transfer, on a daily basis on such outstanding Balance Transfer Amount from the date such Balance Transfer is charged and debited to/from such Balance Transfer Account until the date of payment thereof is made in full.

4.3. You shall be fully liable to us for any and all amounts charged to and/or debited from your Balance Transfer Account(s).

4.4. 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.

4.5. For the avoidance of doubt, the Balance Transfer Rate is not applicable to any existing or subsequent charge(s) in relation to Card Transaction(s) incurred or posted to your Card Account, where applicable. OCBC\$ under the OCBC Rewards Programme, Robinsons\$ under the Robinsons Rewards Programme, NTUC Linkpoints under the NTUC Loyalty Rewards Programme and any other loyalty or reward points under any other loyalty or reward programmes will not be awarded for Balance Transfers.

5. LIABILITY TO MAKE PAYMENTS

5.1. If approved, the Balance Transfer Amount shall be credited directly into the account stated in the Balance Transfer application form.

5.2. You shall continue to make payments on any Other Card/Credit Line Account(s) for which you have made a Balance Transfer application until the relevant Card /Credit Line is successfully credited. We shall not be liable for any overdue payment or interest or any other fees costs expenses whatsoever and howsoever incurred on such Other Card/Credit Line Account(s).

6. TREATMENT OF BALANCE TRANSFER AMOUNT

Each Balance Transfer Amount charged to and debited from any Balance Transfer Account(s) will be treated in the same manner as a charge arising from a Cash Advance and will be reflected in your monthly statement issued by us for your Balance Transfer Account(s) and payable by you in accordance with these Terms & Conditions and where applicable, the Cardmembers Agreement.

7. REDUCTION OF CREDIT LIMIT OF CARD ACCOUNT

7.1. The total credit limit of all your Card Accounts (the "Credit Limit") shall be reduced by an amount equivalent to the total outstanding amount of your Balance Transfer(s) as set out in your Balance Transfer Account(s).

7.2. In the event that the aggregate of the outstanding balance on your Card Account(s), and the total outstanding balance of your Balance Transfer(s) (the "Total Outstanding Balance") exceeds your Credit Limit, you shall pay us on demand such amount as may be determined by us (the "Excess Amount") to ensure that your Total Outstanding Balance is within your Credit Limit.

8. FEES

A non-refundable processing fee on the Balance Transfer Amount at a rate as determined by the Bank at its discretion will be charged to and debited from the Balance Transfer Account (regardless whether the Facility is terminated at any time by you or us) for each successful Balance Transfer.

9. CANCELLATION OR TERMINATION OF CREDIT CARDS

9.1. In the event of any cancellation or termination of your Card Account(s) for any reason whatsoever, your Balance Transfer Account(s) will remain open, so long as there is an outstanding balance on any of your Balance Transfer Account(s). You shall continue to make payments to your Balance Transfer Account(s) until the full outstanding amount is fully paid off.

9.2. For avoidance of doubt, any outstanding balance applicable to your Card Account(s) shall be managed and settled separately from your Balance Transfer Account(s) and in accordance with the relevant terms and conditions applicable to your Card Account(s).

9.3. The Facility shall survive any cancellation or termination of your Card Account(s) and shall continue to be governed by these Terms & Conditions.

10. TERMINATION

Notwithstanding anything in these Terms & Conditions, we reserve the right to terminate the Facility and any Balance Transfer Account(s) without prior notice and without assigning reason therefor and you shall forthwith on demand repay all monies owing under the affected Balance Transfer Account(s).

11. VARIATION OF INTEREST RATES

We may vary the interest rate chargeable and the basis of calculation of interest at any time in our sole discretion without any notice and without giving any reason therefore.

12. AMENDMENTS

12.1. We may at any time at our absolute discretion and upon written notice to you, change any one or more of these Terms & Conditions. Such change(s) shall take effect from the date stated in the notice, which in most instances shall be no less than 30 days from the date of the notice.

12.2. If you do not accept such change(s), you shall forthwith repay to us all monies owing under your Balance Transfer Account(s). Where you continue to participate in the Facility or if any Balance Transfer remains outstanding after such notification, you shall be deemed to have agreed with and accepted such change(s).

As of 17 May 2022

Co.Reg.No:193200032W

此中文版的信用卡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。

信用卡余额代偿条款与条件

个人银行业务

这些条款与条件以及本行不时发布的任何其他规则、程序或指示(“条款与条件”)适用于华侨银行余额代偿服务(“服务”)。若申请此项服务，即表示您认可已阅读和理解这些条款与条件，并同意受之约束。

这些条款与条件中使用而未作定义或解释的所有术语和引述，若在“华侨银行卡会员协议”中做出定义或解释，则在这些条款与条件中应具有相同涵义和理解。

这些条款与条件应结合“华侨银行卡会员协议”(不时修订、更改和补充)一并阅读。如果这些条款与条件和“华侨银行卡会员协议”之间存在任何冲突或不一致，则就此项服务而言，应以这些条款与条件为准。

定义

当您阅读这些条款与条件时，请记住，“您”系指已申请并获本行授予此项服务之人。“本行”系指华侨银行有限公司及其继承人和受让人。

资格

如欲申请此项授信服务，您须是本行所发信用卡的主卡会员，且本行确定您的卡账户截至申请之时资信良好。

申请结转

您可申请将卡账户内最多 90% 可用信用额度结转(“余额代偿”，须达到本行规定的最低金额)至：

在新加坡任何其他银行或金融机构所持任何信用卡 / 授信账户(“其他卡 / 授信账户”)；和 / 或

在本行或本行接受之新加坡任何其他银行或金融机构所持任何银行账户。该等余额代偿须经本行酌情批准。实际给您的余额代偿金额将为本行酌情批准之金额。

余额代偿只可结转至以新加坡元计价的收款账户。

华侨银行有限公司

本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”)，无须说明理由。

所有余额代偿申请自本行发出相关批函(“批函”)之日起不可撤销。

余额代偿账户

本行可在批准每项余额代偿申请后，以您的名义开立账户(“余额代偿账户”)，并于本行发出批函之日或是本行确定的较晚日期，向 / 从该等余额代偿账户记入 / 扣除余额代偿金额。

对于每笔余额代偿，本行将从相关余额代偿账户扣除利息或财务费，按以下利率计算：

在余额代偿申请中所述期限(“期限”)内，截至结转之时该等期限适用的年利率(如其申请中所述)或本行不时酌情确定的任何其他利率(“余额代偿利率”)；及

期限结束后您的余额代偿账户内有未偿还金额时：

现行华侨银行现金预支利率；或

本行酌情确定的任何其他利率，

如相关余额代偿申请中所述，自该等余额代偿金额记入余额代偿账户和 / 或从余额代偿扣除之日起，每日计收，直至全额付清之日。

对于记入余额代偿账户和 / 或从余额代偿扣除的任何及所有金额，您须对本行承担全部责任。

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。

为免生疑虑，余额代偿利率不适用于您的卡账户所产生或记账的卡交易相关现有或后续费用。

对于余额代偿，不会授予华侨银行奖励计划项下 OCBC\$、Robinsons 奖励计划项下

Robinsons\$、NTUC 忠诚奖励计划项下 NTUC Linkpoints 及任何其他忠诚或奖励计划项下忠诚或奖励积分。

华侨银行有限公司

还款责任

余额代偿金额经批准后，应直接贷记入余额代偿申请表中所述账户。

您应继续向已申请余额代偿的任何其他卡 / 授信账户还款，直至相关卡 / 授信账户成功贷记。

对于该等其他卡 / 授信账户所产生的任何逾期付款或利息或是任何其他费用、成本或开支，本行无须承担责任。

余额代偿金额处理

向任何余额代偿账户记入和 / 或从任何余额代偿账户扣除的每笔余额代偿金额，将以与现金预支产生的费用相同之方式予以处理，并将反映在本行就余额代偿账户而发送的每月对账单中，由您按照这些条款与条件和“卡会员协议”之规定支付。

卡账户信用额度减少

您的所有卡账户信用总额度(“信用额度”)应按您的余额代偿账户内未偿还的余额代偿总金额予以减少。

如果您的卡账户内未偿还余额与未偿还的余额代偿总金额合计(“未偿还总余额”)超过您的信用额度，则您应按要求向本行支付本行确定之金额(“超额”)，确保未偿还总余额在您的信用额度内。

费用

每笔余额代偿交易成功后，本行将按酌情确定之比率收取手续费，且该等手续费不可退还(不论余额代偿服务是否在任何时间由您或本行终止)。

信用卡注销或终止

您的卡账户因故注销或终止时，若您的任何余额代偿账户内有未偿还余额，则该等余额代偿账户将保持开放。您应继续向余额代偿账户还款，直至付清未偿还余额。

华侨银行有限公司

为免生疑虑，您的卡账户内任何未偿还余额，应按照卡账户相关条款与条件，与您的余额代偿账户分开管理和结算。

此项服务在您的卡账户注销或终止后持续有效，并仍受这些条款与条件约束。

终止

尽管这些条款与条件中作出任何规定，本行有权终止此项服务及任何余额代偿账户，无须提前通知或说明理由，且您应立即按要求偿还相关余额代偿账户项下所有欠款。

利率变更

本行可随时酌情变更计收利率和利息计算依据，无须发送通知或说明理由。

修订

本行可随时酌情并经书面通知您后更改这些条款与条件的任何一项或多项规定。该等更改自通知中所述日期起生效，在多数情况下，应为通知日期后至少 30 天。

若您不接受该等更改，则应立即向本行偿还您的余额代偿账户项下所有欠款。如果您继续参与此项服务，或是在该等通知后仍有任何未偿还的余额代偿金额，则应视为您已同意与接受该等更改。

截止到 2022 年 5 月 17 日

公司注册编号：193200032