

DECLARATION & AGREEMENT for Cash-on-Instalments

If I am applying for a Cash-on-Instalments on my EasiCredit, I :-

- (i) represent and warrant that all information provided by me in my application is true, accurate, complete and up-to-date and undertake to notify Oversea-Chinese Banking Corporation Limited ("OCBC") immediately of any change in such information;
- (ii) authorise OCBC to conduct credit checks and verify information given in my application with any party without reference to me and irrevocably and unconditionally consent to the disclosure of information as provided in the OCBC Terms and Conditions Governing Personal Line of Credit Accounts;
- (iii) acknowledge that EasiCredit is the new name for Prestige Credit with effect from 1 August 2005 which is and shall continue to be subject to the OCBC Terms and Conditions Governing Personal Line of Credit Accounts and all references to EasiCredit shall mean Prestige Credit existing on or prior to such date;
- (iv) declare that any funds and assets I place with OCBC, and any profits that they generate, will comply with the tax laws of the countries where I live or of which I am citizen or which I am otherwise subject to;
- (v) understand and agree that I am applying for a Cash-on-Instalments on my EasiCredit;
- (vi) understand and agree that OCBC has the sole and absolute discretion to approve or reject my Cash-on-Instalments on my EasiCredit application (whether in whole or in part);
- (vii) have read, understand and agree to be bound by the OCBC Terms and Conditions Governing (a) Personal Line of Credit Accounts and (b) Cash-on-Instalments on my EasiCredit (copy of each is available at www.ocbc.com and any amendments and additions made thereto from time to time);
- (viii) agree that I shall be liable for any fees and charges (including without limitation, MEPS return/ cancellation charges) that may be imposed or levied by any third party (including without limitation, any Beneficiary Bank) (the "Third Party") arising out of or in connection with any return of funds by any Third Party or OCBC being unable to proceed with the Cash-on-Instalments on my EasiCredit due to whatsoever reason (including without limitation, any failure on my part to provide accurate information in relation to me (including without limitation, information on my Beneficiary Bank account(s) to OCBC)); and
- (ix) agree and hereby authorise OCBC to make payment/ transfer funds to my Other Bank/ Card/ Credit Line/ Deposit Account(s) as defined in the OCBC Terms and Conditions Governing Cash-on-Instalments on my EasiCredit, as stated in the application upon OCBC approval.