

Terms and Conditions for OCBC Home Solutions Package Promotion

(A) RENOVATION LOANS

1. New Renovation Loan applicants are entitled to the promotional rates for minimum loan amounts of S\$15,000 approved by the Bank.
2. To qualify for the promotional rates, applicants must submit the complete application with supporting documents. For applicants who do not provide the supporting documents, the applicants will have up to 14 Jan 2010 to submit them, and the loan must be approved and disbursed. The complete application form refers to Home Solutions Package application forms duly completed and signed by all applicants and submitted to the Bank together with all supporting documents as required by the Bank.
3. The Bank reserves the right to approve or reject the Renovation Loan application at its sole discretion without giving any reason
4. The IKEA *friends* VISA Card, BEST-OCBC MasterCard and OCBC EasiCredit are opt-in schemes and will be processed separately after renovation loan approval.

(B) IKEA friends VISA CARD

1. Promotion is valid for new principal applicants who sign up from 1 August to 31 December 2009 (approved by 31 January 2010).
2. Existing IKEA *friends* VISA Cardmembers who cancelled the IKEA *friends* VISA Card within 6 months before and after 1 August 2009 are not eligible for this promotion.
3. A set of IKEA vouchers worth \$20 (included in the Welcome Pack upon card approval) will be mailed to successful IKEA *friends* VISA Card applicants from August 2009 to November 2009.
4. The additional \$30 IKEA vouchers (in the form of redemption letter) will be mailed to successful applicants with minimum purchase of \$1,000 within the first month of card approval.
5. The biennial fee for the IKEA *friends* VISA Card is \$50 and the effective interest rate is 24.96% p.a. except for purchases made at IKEA Alexandra and IKEA Tampines, where the effective interest rate is 12% p.a.
6. A minimum purchase of \$300 is required for a 12-month and 24-month 0% p.a. interest installment plan, and \$1,000 for a 36-months 0% p.a. interest installment plan respectively.

(C) BEST-OCBC MASTERCARD

1. The offer is only valid for customers who apply for a principal BEST-OCBC MasterCard from 1 June 2009 and 31 December 2009 (both dates inclusive).
2. Customers who successfully apply for the BEST-OCBC MasterCard during the specified period and charge a minimum of S\$1000 within one month from the date the card is approved shall receive the S\$20 BEST Voucher.
3. All card applications must reach OCBC by 31 December 2009 and approved by 15 January 2010.
4. The voucher will be sent to the Principal Cardmember's mailing address in the form of redemption letter within 8 weeks from the end of the qualifying spend period.
5. Terms and conditions of the BEST voucher apply.

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(D) OCBC EASICREDIT

1. The backpack is limited to the first 100 successful customers, whilst stocks last.
2. The eligibility of each customer to receive a gift shall be determined at the absolute discretion of the Bank.
3. A redemption letter will be sent to each eligible customer within 2 months from application approval. This gift is not exchangeable for cash or other items.
4. The Bank reserves the right at its sole and absolute discretion to replace any gift with any item(s) of similar value.
5. The Bank shall not responsible for the quality, merchantability or the fitness for any purpose or any other aspect of any gift. Notwithstanding anything herein, OCBC Bank shall not at any time be responsible or held liable for any defect or malfunction in any gift, and/or for any loss, injury, damage or harm suffered or incurred by or in connection with the use of any gift by any person.
6. The Bank reserves the right to waive or vary or amend any of these terms and conditions without prior notice. The decision of OCBC Bank on all matters relating to this offer shall be final and binding. Promotion ends 31 December 2009.