

OCBC Cash-On-Instalments Application Form

(For EasiCredit customers with annual income of S\$30,000 and above)

YES! I want to get Cash-On-Instalments with 0% p.a.* (EIR: 11.47% p.a.) and repay in a 12-month instalment plan. A one-time 6% fee is applicable

Please note that EIR is subject to compounding if monthly interest charges are not repaid in full.

*This offer is open to EasiCredit Accountholders with annual income of S\$30,000 and above. The minimum request amount is S\$1,000 and a one-time fee of 6% of the approved amount is chargeable, together with the first instalment. **The total request amount plus the utilized amount on your EasiCredit account must not exceed 90% of your assigned credit limit, excluding credit balances. Please note that payments made to your EasiCredit Account will be used first to settle any billed instalment and amount due.** If the billed instalment is not paid in full by the statement due date, prevailing interest at 17.95% p.a. is chargeable on the outstanding amount and subsequent instalment amount.

Please **fax completed form to 6784 2953** or mail back it to us at the following address by **31 March 2012**.

OVERSEA-CHINESE BANKING CORPORATION LIMITED
EASICREDIT CASH-ON-INSTALMENTS
ROBINSON ROAD P.O. BOX 1187
SINGAPORE 902337

(NOTE: Please do not mail application form if you have already faxed it to avoid duplicate application)

ALL FIELDS MUST BE COMPLETED FOR IMMEDIATE AND PRIORITY PROCESSING

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ABOUT YOURSELF

Name as in NRIC	NRIC/Passport No.
EasiCredit Account No.	Contact No.
Requested Amount (minimum S\$1,000)	Account Holder Name (as shown in your other bank account, credit card or overdraft statement)
S\$	
Name of Bank (to transfer)	Account/Credit Card No.

TERMS AND CONDITIONS GOVERNING EASICREDIT TERM LOAN FACILITY

The EasiCredit Term Loan Facility (the "Facility") is made available at the sole and absolute discretion of Oversea-Chinese Banking Corporation Limited ("OCBC Bank"). The Facility shall be governed by these Terms and Conditions Governing EasiCredit Term Loan Facility (the "Terms and Conditions") read in conjunction with the OCBC Bank Terms and Conditions Governing Personal Line of Credit Accounts. All terms and references used in the Terms and Conditions and which are defined or construed in the OCBC Bank Terms and Conditions Governing Personal Line of Credit Accounts but are not defined or construed in the Terms and Conditions shall have the same meaning and construction in the Terms and Conditions. In the event of any conflict between these Terms and Conditions and the OCBC Bank Terms and Conditions Governing Personal Line of Credit Accounts in respect of the Facility, these Terms and Conditions shall prevail.

Eligibility for EasiCredit Term Loan

- Applications for the Facility (each an "Application") may be made by Account Holders of EasiCredit accounts (the "Eligible Account Holder"), on and subject to the Terms and Conditions.
- Each Application is subject to (i) a minimum amount of S\$500 (or such other amounts which the Bank may determine at its absolute discretion) to be applied for under the Facility, (ii) the amount applied for and the interest to be charged thereon not exceeding the available credit limit of your Account less the Processing Fee (as defined below) at the time of the Application and (iii) such other rules, procedures or instructions which OCBC Bank may issue from time to time.
- OCBC Bank reserves the right to reject an Application in its entirety and/or approve only part of the requested amount at its absolute discretion without assigning any reason therefor.

Approval of EasiCredit Term Loan Application

- You shall continue to make payment to your Other Bank/Card/Credit Line Account(s) until you have received confirmation that such Other Bank/Card/Credit Line Account(s) has/have been successfully credited. OCBC shall not be liable for any overdue payment, charges, fees or interest, losses or damages that may be incurred thereby. In addition, any charges, fees, interest or losses incurred by OCBC in connection with your Facility application, including without limitation, any fees and charges howsoever imposed by the bank or financial institutions of your Other Bank/Card/Credit Line Account(s) shall be borne solely by you.
- Upon OCBC Bank's approval of the Application, whether in whole or in part, the amount approved (the "Approved Funds Transfer Facility Amount") shall be credited into a Singapore dollar denominated bank account held by you with any banks or financial institutions in Singapore as specified in such Application and acceptable to us.
- Upon approval of the Application by OCBC Bank, your Approved Limit shall be reduced by the Aggregate Instalment Amount (as defined below). Upon your payment of a Monthly Instalment Amount (as defined below), your reduced Approved Limit may, at the discretion of the Bank, be increased by such amount corresponding to the amount paid pursuant to such Monthly Instalment Amount.

Payment, Interest, Fees and Charges

- A non-refundable processing fee (the "Processing Fee"), if applicable as stated in Application form, on the Approved Funds Transfer Facility Amount at a rate as determined by OCBC Bank at its discretion will be charged to and debited from the Account specified in the Application (regardless whether the Facility is terminated at any time by yourself or OCBC Bank) for each successful Application.
- The promotional interest rate applicable to your Facility application shall only apply to such Facility Amount and not to any other amounts (including without limitation any processing and/or other fees payable in connection with the Facility) outstanding in your EasiCredit Account. Such promotional rate(s) will expire at the end of the applicable promotional tenure. The prevailing rate applicable to your EasiCredit Account will apply thereafter. The foregoing shall not affect or prejudice any other charges imposed at the prevailing rates on sums remaining unpaid (including the minimum monthly repayment) under your EasiCredit Account.
- Interest on the Facility (as stated in Application form) calculated at such rate specified by OCBC Bank from time to time shall be payable on the Approved Funds Transfer Facility Amount. The interest payable shall be aggregated with the Approved Funds Transfer Facility Amount (the "Aggregate Instalment Amounts") to determine the amount(s) payable for each monthly instalment (the "Monthly Instalment Amount") based on the number of monthly instalments indicated on the Application.
- The first Monthly Instalment Amount shall be charged to and debited from the Account when the Facility is approved by OCBC Bank. Each subsequent Monthly Instalment Amount will be debited on or about the same day in each following month, until the Aggregate Instalment Amounts have been completely debited to the Account.
- Payments made to the Account will be applied to settle any outstanding Monthly Instalment Amount first.

12. Each of the Monthly Instalment Amounts, the Funds of the Aggregate Instalment Amounts and any fees and charges under the Facility charged to and debited from the Account shall be deemed as a charge arising from and be payable by you as an amount due to OCBC Bank on the Account, and if any such sum(s) debited to your Account is not paid in full when due, you shall pay the finance charges, interest and fees on the outstanding amounts at the prevailing rate.

13. Interest will not be charged on the Monthly Instalment Amount at the prevailing interest rate applicable to your EasiCredit Account provided that full payment of the Monthly Instalment Amount is made on or before the payment due date, and provided that if such payment is not made on or before such date, the prevailing interest rate shall apply to any unpaid Monthly Instalment Amount and all subsequent Monthly Instalment Amounts thereafter.

14. An administrative fee of S\$100 or at such rate as OCBC Bank may determine may be imposed at the discretion of OCBC Bank if the Facility is terminated (whether arising from the termination of your Account or otherwise) or if a prepayment of any amount under the Facility is made. The administrative fee shall be charged to and debited from the Account. In addition, if the Facility is terminated (whether arising from the termination of your Account or otherwise), the prevailing interest rate shall apply to any unpaid Monthly Instalment Amount and all subsequent Monthly Instalment Amounts thereafter.

15. The interest paid on the Facility is not refundable whether the Facility is terminated at any time by yourself or OCBC Bank (including any termination of the Account) or whether the Facility is fully repaid by you anytime before its maturity.

Miscellaneous

- The Bank reserves the right to withdraw, or vary the terms of the Facility at any time without notice. The Bank's decision on all matters relating to the Facility and the Terms and Conditions shall be final and binding.
- The Terms and Conditions shall be governed by and construed in accordance with the laws of the Republic of Singapore.
- Any person who is not party to an agreement governed by the Terms and Conditions shall have no right under the Contract Rights of Third Parties Act, Cap 53B to enforce any term under the Terms and Conditions.

DECLARATION & AGREEMENT (IMPORTANT: Please read before signing)

By signing on this Application, I:-

- represent and warrant that all information provided by me in this application is true, accurate, complete and up-to-date and undertake to notify Oversea-Chinese Banking Corporation Limited ("OCBC Bank") immediately of any change in such information;
- understand and agree that I am applying for a Term Loan Facility;
- have read, understood and agree to be bound by the Terms and Conditions Governing (a) EasiCredit Term Loan Facility and (b) Personal Line of Credit Accounts (a copy of each is available www.ocbc.com);
- authorise OCBC Bank to conduct credit checks and verify information given in this application with any party without reference to me and irrevocably and unconditionally consent to the disclosure of information as provided in OCBC Terms and Conditions Governing Personal Line of Credit Accounts;
- agree and hereby authorise OCBC Bank to make payment/transfer funds to my Other Card/Credit Line/Deposit Account(s) as stated in the application upon OCBC Bank's approval; and
- 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 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.

I agree and hereby authorize OCBC to make payment to my Other Bank/Card/Credit Line Account(s) as stated in this application form.

Account Holder's Signature _____ Date: _____
 (As per your EasiCredit account. For Joint account, only one account holder need to sign.)