

**Terms and Conditions relating to Online Balance Transfer promotion 2015 (1 Nov to 31 Dec)**

The promotion is applicable only for 6 or 12-month Balance Transfer loan tenure application made online from 1 November to 31 December 2015 (both dates inclusive)(the “promotion period”). The S\$30 worth of NTUC FairPrice vouchers will be given for every S\$5,000 approved balance transfer amount (excluding processing fee) applied via online within the promotion period, capped at an aggregate of S\$120 worth of NTUC FairPrice vouchers per customer. Customer is only allowed to participate in this promotion once during the promotion period and the voucher(s) would only be given based on the first approved balance transfer application that amounts to at least S\$5,000 (the “First Approved Application”). E.g. If a customer performs a balance transfer application for S\$5,000 and this application is approved by OCBC Bank on 21 November 2015 and such customer performs another balance transfer application for S\$15,000 (and this subsequent application is approved by OCBC Bank on 28 November 2015), the customer shall only be entitled to S\$30 worth of NTUC FairPrice vouchers, which are given to the customer based on the First Approved Application. If a customer wants to receive S\$120 worth of NTUC FairPrice vouchers he must perform a balance transfer of at least S\$20,000 during his first application and have such application approved by OCBC Bank. The eligibility of each customer to receive a gift shall be determined at the absolute discretion of OCBC Bank. A redemption letter will be sent to eligible customers one month after the promotion ends. The gift is not exchangeable for cash or other terms. OCBC Bank reserves the right at its sole and absolute discretion to replace any gift with any item(s) of similar value. OCBC Bank shall not be responsible for the quality, merchantability or the fitness for any purpose or any other aspect of the 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. OCBC Bank reserves the right to waive/vary/amend any of these terms and conditions without notice. The decision of OCBC Bank on all matters relating to this offer shall be final and binding.