

## 1 Your details

Name ▶ *As in NRIC/Passport* NRIC / Passport

\_\_\_\_\_

Date of birth ▶ *DD / MM / YY* Nationality

\_\_\_\_ / \_\_\_\_ / \_\_\_\_  Singaporean  SG PR  Foreigner

EasiCredit account number

\_\_\_\_\_

## 2 Contact details

Mobile number Home number Email

\_\_\_\_\_ 6 \_\_\_\_\_ \_\_\_\_\_

Mailing address

\_\_\_\_\_

## 3 Your options

- Interest-free for 3 months with 1.80% one-time fee (EIR: 6.74%p.a.\*) Code: IOA18P01
- Interest-free for 6 months with 2.5% one-time fee (EIR: 5.19%p.a.\*) Code: IO00D25P01
- Interest-free for 12 months with 4.5% one-time fee (EIR: 4.99%p.a.\*) Code: IOJ45P01

## 4 Transfer your funds

Requested amount ▶ *min S\$500*

\_\_\_\_\_ SGD

Transfer to:  
Account holder's name

\_\_\_\_\_

Account / Credit card number ▶ *Only to non-OCBC account*

\_\_\_\_\_

Name of bank

\_\_\_\_\_

## 5 Declaration and agreement

- By signing on this Application, I :-
1. 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") immediately of any change in such information;
  2. authorise OCBC 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 the OCBC Terms and Conditions Governing Personal Line of Credit Accounts;
  3. 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;
  4. 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;
  5. understand and agree that I am applying for a Balance Transfer;
  6. understand and agree that OCBC has the sole and absolute discretion to approve or reject my Balance Transfer application (whether in whole or in part);
  7. read, understand and agree to be bound by the OCBC Terms and Conditions Governing (a) Personal Line of Credit Accounts and (b) EasiCredit Balance Transfer (copy of each is available at [www.ocbc.com](http://www.ocbc.com) and any amendments and additions made thereto from time to time);
  8. 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 Balance Transfer 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));
  9. 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 EasiCredit Balance Transfer, as stated in the application upon OCBC approval.

Signature

Date ▶ *DD / MM / YY*

\_\_\_\_ / \_\_\_\_ / \_\_\_\_

## 6 What to do next

**Send by mail**

Send this completed form to OCBC Bank,  
EasiCredit Balance Transfer, Robinson Road  
P.O. Box 1187 Singapore 902337

**Send by fax**

Fax this completed form to 6784 2953

Postage will be  
paid by addressee.  
For posting in  
Singapore only.

BUSINESS REPLY SERVICE  
PERMIT NO. 06888



**OVERSEA-CHINESE BANKING CORPORATION LIMITED**  
EASICREDIT BALANCE TRANSFER  
ROBINSON ROAD P.O. BOX 1187  
SINGAPORE 902 337

#### IMPORTANT NOTES

1. You may apply for Balance Transfer(s) under your EasiCredit Account for outstanding balances in Singapore dollars of your non-OCBC Bank credit cards/line of credit, which is acceptable to us. You may also apply for funds to be drawn from your EasiCredit Account to a Singapore dollar deposit account in your name, which is acceptable to us.
2. No cancellation of a Balance Transfer application or change in the request amount is allowed after the submission of application.
3. Your application is subject to a minimum request amount as stated on the application form and your request is subject to OCBC Bank's approval. OCBC Bank reserves the right to reject the application or approve the request amount partially without the need to assign a reason.
4. Upon approval of the Balance Transfer, any credit balance in your EasiCredit Account will be used to offset the approved Balance Transfer amount.
5. You will be notified to make payment via your Monthly Statement of Account and payment is required as defined in the OCBC Terms and Conditions Governing Personal Credit Line. Payment made will pay towards balances at promotional interest rate, including Balance Transfer, starting with the lowest promotional interest rate. Balance Transfer may be repaid in full before the expiration of the promotional period.
6. OCBC Bank will not be liable if your EasiCredit Account is in excess due to the approval of this facility and also any overdue payment, charges, fees, interest, losses and damages to your Beneficiary Account(s), as a result from the application or processing of this facility.
7. The promotional interest rate will only apply to the approved Balance Transfer amount(s) and the related fees and charges (if any). Upon expiration of the application promotional tenure, the applicable prevailing interest rate will be chargeable on the outstanding Balance Transfer amount(s).
8. OCBC Bank reserves the right to vary the interest rate chargeable, the basis of calculation of interest, fees and charges at any time in OCBC Bank's sole discretion.

\*This offer is open to EasiCredit account holders with an annual income of S\$30,000 and above. Minimum request amount is S\$500. The promotional interest rate of 0% p.a. for 3, 6 or 12 months will apply only to the Balance Transfer Amounts (as defined in the Important Notes above). A fee of 1.68%, 2.5% or 4.5% of the Balance Transfer Amount, based on the applicable tenure, will be imposed and charged/debited to your EasiCredit Account together with the approved transferred amount. Any fees and charges incurred for this Balance Transfer will be subject to the promotional interest rate during respective 3, 6 or 12 months promotional period and thereafter to the prevailing interest rate. Prevailing interest rate of 19.98% p.a. on any outstanding amount, fees and charges will apply after promotional period. Interest is subject to compounding if the monthly interest charges are not repaid in full. Any payments made to the EasiCredit Account will be applied first to settle the balances subject to the lowest interest rates. Please refer to OCBC Bank's website for the full set of Terms and Conditions Governing EasiCredit Balance Transfer Facility. A copy of this Terms and Conditions will be enclosed with the facility approval letter. The total request amount plus the utilised amount on your EasiCredit Account must not exceed 90% of your assigned credit limit, excluding credit balances. Effective Interest Rate calculation is based on an approved balance transfer amount of S\$10,000 with monthly repayments of 3% of the approved amount and processing fees during the promotion period.