

REVISION OF OCBC CASH FINANCING-i TERMS AND CONDITIONS

We have revised the Terms and Conditions for OCBC Cash Financing-i as stated below.

This update will take effect from 10th Nov 2025 onwards.

Terms and Conditions	
Current Clause	Revise Clause
5. If at any time and for any reason, whether within or beyond the control of the Customer, any of the following events of default ("Events of Default") have occurred, the Bank may at its sole and absolute discretion, withhold, withdraw, recall or cancel the Facility and/or declare and demand the Bank's Sale Price or the unpaid balance hereof, as well as any other sums payable hereunder to be immediately due and payable by the Customer to the Bank, if:	5. If at any time and for any reason, whether within or beyond the control of the Customer, any of the following events of default ("Events of Default") have occurred, the Bank may at its sole discretion, withhold, withdraw, recall or cancel the Facility and/or declare and demand the Bank's Sale Price or the unpaid balance hereof, as well as any other sums payable hereunder to be immediately due and payable by the Customer to the Bank, if:
7. All monies received or recovered by the Bank from any proceedings instituted or steps taken shall be applied as follows: (a) towards payment of all fees, costs (including the solicitors' costs on a solicitor and own client basis and any service tax payable), charges, expenses and liabilities whatsoever payable or incurred by the Bank hereunder or in respect of the Facility; (b) towards payment of all or any sums or monies payable to the Bank by way of indemnity or compensation hereunder or in respect of the Facility; (c) towards payment of the Bank's Sale Price or any unpaid balance thereof; (d) towards payment of any sums or monies owed by the Customer under any other account with the Bank; (e) any surplus will be paid to the Customer or any other person entitled thereto. The Bank reserves the right to change the order of payment in any manner as it deems fit.	7. All monies received or recovered by the Bank from any proceedings instituted or steps taken shall be applied as follows: (a) towards payment of all fees, costs (including the solicitors' costs on a solicitor and own client basis and any service tax payable), charges, expenses and liabilities whatsoever payable or incurred by the Bank hereunder or in respect of the Facility; (b) towards payment of all or any sums or monies payable to the Bank by way of indemnity or compensation hereunder or in respect of the Facility; (c) towards payment of the Bank's Sale Price or any unpaid balance thereof; (d) towards payment of any sums or monies owed by the Customer under any other account with the Bank; (e) any surplus will be paid to the Customer or any other person entitled thereto. The Bank reserves the right to change the order of payment after giving 21 days' notice. Notice may be given by way of advertising a general notice in any one issue of a daily national newspaper or by posting a general notice in any OCBC branch or its Website or by incorporating the notice into Bank's statement or short message service (SMS) and the 21 days' notice will take effect from the date set out in the notice.
7.1 The Customer must inform the Bank immediately by calling the Bank's contact centre at 03- 8314 9310 if the Customer has settled the Facility before the expiry of the financing tenure to avoid any incurring monthly profit charges. The Customer shall indemnify the Bank against all actions, claims, demands, liabilities, losses, damages, costs and expenses of whatever nature which the Customer may suffer, sustain or incur if the Customer has failed to notify the Bank on such settlement within reasonable time.	7.1 The Customer must inform the Bank immediately by calling the Bank's contact centre at 03- 8314 9310 if the Customer has settled the Facility before the expiry of the financing tenure to avoid any incurring monthly profit charges. The Customer shall acknowledge that the facility will remain active with profit charges continue to incur if the Customer has failed to notify the Bank on such settlement within reasonable time.
Terms and Conditions New Clause	
27. The Customer irrevocably grants consent to Bank Negara Malaysia to disclose the credit information of the Customer in connection with this Agreement to other financial institutions, credit reporting agency(ies) and other persons as stipulated under Section 47(2) of the Central Bank of Malaysia Act 2009 ("CBA") and for other financial institutions, credit reporting agency(ies) and such other persons as Bank Negara Malaysia thinks fit or deems necessary to access and use the credit information for purposes stipulated in Section 47(2) of CBA and for other purposes as Bank Negara Malaysia thinks fit, which may include but is not limited to, assessing the creditworthiness of existing and potential customers, providing credit reporting or credit assessment services, providing electronic Know-Your-Customer (e-KYC) solutions and providing financial advisory services.	

Date of Notice: 20/10/2025