

**General Terms and Conditions:**

1. The "Flexi Payment" or "Flexi Money" Installment Plan ("the Plans") are only applicable to OCBC Credit Card Principal cardholders ("the Cardholders"), excluding Business Card, Jet Cash Card, Web Dollar Card and supplementary Card.
2. The Cardholders who applies for the Plans via phone\*, WeChat or fax ("Application methods") is deemed to have accepted all terms and conditions related to the Plans. (\*Phone application is only available during office hours).
3. The Bank will confirm cardholders by phone within 3 working dates after receiving the application via WeChat.
4. Only cardholder whose credit card account is valid and in good credit standing is eligible to apply for the Plans, else the application will be cancelled.
5. The Bank reserves the right to reject the application without stating the reason(s). All the application forms and relevant documents will not be returned. The Cardholders have to provide the original (receipt) document(s) for verification upon request.
6. The currency of the installment amount of the Plans will be based on the card currency. The Cardholders who hold MOP credit card cannot apply for HKD loan and vice versa. Furthermore, customers are not able to earn "Bonus Points" or "Cash Rebate" on the installment amount.
7. If for any reason, the Bank is unable to collect the minimum monthly installment amount from the Cardholder's credit card account, the Bank has the right to cancel the Plans of the cardholder without prior notice. The Bank will deduct the outstanding installment amount and the monthly handling fee from the credit card account and other fees stated in the Credit Card Cardholder Agreement.
8. If the Cardholder cancels the OCBC Credit Card or the credit card is being revoked, or the cardholders terminates the Plans before maturity, the cardholder should repay the outstanding installment amount (including the monthly handling fees) immediately together with an additional handling fee of HKD/MOP100. Fees will be charged to the Cardholder's Credit Card account.
9. Once the application is approved, cardholders cannot withdraw or make any changes.
10. In case of dispute, the Bank reserves the right to make final and conclusive decision. The Bank shall be entitled to change at any time, the above Terms and Conditions without any prior notice.
11. Should there be any inconsistency between the English and Chinese version of these terms and conditions, the Chinese version shall prevail.

**Additional Terms and Conditions for "Flexi Payment" Installment Plan**

1. The Flexi Payment Installment Plan provides 6-month, 12-month and 18-month installment options, handling fee as following.

Installment Amount	\$1,500-\$4,999.99	\$5,000 or above
Handling fee per month	0.28%	0.25%

2. SHE platinum card and My car titanium card Privileges Installment Plan provide 6-month, 12-month and 18-month installment options with special rate as following:

	Designated transaction	Handling fee per month	
SHE Platinum Credit Card	Department stores, cosmetics stores, hair salons, health and beauty spa	0.2%	
My Car Titanium Credit Card	Car detailing and maintenances		
SHE Platinum Credit Card & My Car Titanium Credit Card	Other spending	Installment amount	Handling fee per month
		\$1,500-\$4,999.99	0.28%
		\$5,000 and above	0.25%

- The minimum installment amount is MOP/HKD1,500 (for every single transaction). The application has to be done at least 5 working days before the payment due date of the monthly statement.
- Cardholders cannot suspend the Plan or stop the installment payment due to the quality of the purchased products or the service provided by the merchant. Cardholders have to contact the relevant merchants directly to resolve the problem.
- The Plan is not applicable to cash advance, gaming transactions (e.g. chips redemption, online gaming), Autopay, Unit Trust Installment Plan, handling fee, financial charges and overdue charges etc.

**Additional Terms and Conditions for "Flexi Money" Installment Plan**

- The Flexi Money Installment Plan provides 6-month, 12-month, 18-month and 24-month installment options, cardholders need to pay 0.3% of the installment amount every month as handling fee according to the installment tenor.
- The minimum installment amount is MOP/HKD3,000, up to 80% of the available credit limit and should be in multiple of \$500. If the available credit limit is less than the amount applied, the Bank has the right to approve partial amount only.
- If the cardholder chooses to withdraw the installment loan amount by cashier order, the Bank will charge a fee for issuing the cashier order, and the fee will be charged to the relevant credit card account.
- The installment amount will be deducted from the approved credit limit of the Card holder upon approval of the "Flexi Money" Installment Plan.