

Credit Culture Launch

First 100 Successful Loan Applications Enjoy Upfront Processing Fee Waiver

Exclusive Terms and Conditions

1. The “Credit Culture Launch: First 100 Successful Loan Applications Enjoy Upfront Processing Fee Waiver” (“Promotion”) is open to the 1st 100 approved successful loan applications who comply with all of the following conditions (“Applicant”):
 - (a) Applicant submits an online application to Credit Culture for a loan for any of the following purposes: Bill Payment, Debt Consolidation, Debt or Loan Repayment, Education, Electronic Goods Purchase, Gift Purchase, Housing, Insurance, Investment, Jewellery, Medical Services, Personal Expenses, Renovation, Tax Payment, Travel Expenses, Vehicle, Wedding Expenses;
 - (b) Applicant accepts all terms and conditions in order for Credit Culture to process the loan application, including Accessing MyInfo, Loading of CBS reports and visiting a Credit Culture physical branch for Face-to-Face verification.
 - (c) Applicant accepts within 30 days of in principle approval, the online Note of Contract issued by Credit Culture for the loan
2. Credit Culture reserves the right to approve or reject the Applicant’s application for a Personal Loan at its absolute discretion without providing any reasons thereto.
3. Where the application is approved, the Interest Rate offered to Applicant is based on the Applicant’s personal credit profile and may differ from the published rate and the rate offered to other Applicants.
4. How to Apply. Applicants can apply online at www.creditculture.sg from 27 March 2019 using the promotional code “POCC1”.
5. Credit Culture reserves the right, at any time to stop the Promotional Launch Processing Fee Waiver at its sole discretion without giving any reason or prior notice.