

All information is required unless stated.

A Principal Cardmember may have a maximum of five Supplementary Cardmembers on his Credit Card Account. The minimum qualifying age for supplementary card applicant is 18 years old. Credit limit for supplementary card(s) will be as per principal cardmember on a shared basis.

1 Choose your card ▶ Please tick accordingly

- | | | | |
|---|--|--|---|
| <input type="checkbox"/> OCBC 365 Credit Card
- S\$98.10 p.a. | <input type="checkbox"/> OCBC 90°N Mastercard
- S\$98.10 p.a. | <input type="checkbox"/> Best-OCBC Platinum
- S\$81.75 p.a. | <input type="checkbox"/> Art
- S\$81.75 p.a. |
| <input type="checkbox"/> OCBC NXT Credit Card
- S\$81.75 p.a. | <input type="checkbox"/> OCBC 90°N Visa Card
- S\$98.10 p.a. | <input type="checkbox"/> Platinum
- S\$81.75 p.a. | <input type="checkbox"/> FRANK Credit Card
- S\$98.10 p.a. |
| <input type="checkbox"/> OCBC Great Eastern Cashflo Credit Card*
- S\$81.75 p.a. | <input type="checkbox"/> OCBC Rewards Card
- S\$98.10 p.a. | | |

OCBC INFINITY Cashback Card
- S\$98.10 p.a.

Please indicate 16-digit card number of your Principal Credit Card account

Card Design ID:

C C _____

The bank will issue you with the default card design if you do not indicate any preferred Card Design ID

Others _____

Please indicate 16-digit card number of your Principal Credit Card account

The trigger amount will be as per principal cardmember for OCBC NXT Credit Card and OCBC Great Eastern Cashflo Credit Card.
*Upon approval of the OCBC Great Eastern Cashflo Credit Card, you will automatically be signed up as a Live Great member.

2 Principal cardmember's details ▶ As this is the mode we will be communicating with you, please ensure all fields are accurate and completed ▶ We will mail the supplementary card(s) to your mailing address as per OCBC Bank's record

Name ▶ As in NRIC/Passport (underline surname) Mr Ms Mrs Mdm NRIC ▶ For SG/PR/Passport ▶ For foreigners

Country of birth, If different from Nationality ▶ Please furnish this document² if you are born in U.S. but no longer a U.S. Tax Resident Mobile ▶ If you have a foreign number, fill in (+country code - area code)
 _____ + _____ - _____ - _____

Nationality Date of birth ▶ DD/MM/YY Country if SG PR or Foreigner
 Singaporean SG PR Foreigner _____ / _____ / _____ _____

Note: If you wish for us to courier your credit card to you, or to a specific branch, you must make the request at a branch. A courier fee of S\$13.08 (including GST) will be charged.

3 1st Supplementary card applicant's details

Name ▶ As in NRIC/Passport (underline surname) Mr Ms Mrs Mdm Relationship to Principal cardmember

Name to appear on card ▶ Must be similar to your identity documents; max 19 char NRIC ▶ For SG/PR/Passport ▶ For foreigner

Mobile ▶ If you have a foreign number, fill in (+country code - area code) Date of birth ▶ DD/MM/YY Annual income in SGD
 + _____ - _____ - _____ / _____ / _____ _____

Email FIN No. ▶ For foreigners

Residential address ▶ If different from Principal Cardmember, fill in below
 Same as Principal Cardmember as per OCBC Bank's record
 _____ Postal code _____

Overseas address ▶ For PR and foreigner only
 _____ Postal code _____

Overseas contact no. ▶ For PR & foreigner only ▶ + (country code) - (area code) - (contact no.)
 + _____ - _____ - _____

Nationality
 Singaporean SG PR Foreigner

Occupation ▶ Tick one
 General Executive Housewife/Retiree
 Student Others _____

Are you self-employed?
 No Yes ▶ Business nature _____

Name of company

4 2nd Supplementary card applicant's details

Name ▶ *As in NRIC/ Passport (underline surname)* Mr Ms Mrs Mdm Relationship to Principal cardmember

Name to appear on card ▶ *Must be similar to your identity documents; max 19 char* NRIC ▶ *For SG/PR / Passport* ▶ *For foreigner*

Mobile ▶ *If you have a foreign number, fill in (+country code - area code)* Date of birth ▶ *DD / MM / YY* Annual income in SGD

Email FIN No. ▶ *For foreigners*

Residential address ▶ *If different from Principal Cardmember, fill in below* Nationality
 Same as Principal Cardmember as per OCBC Bank's record Singaporean SG PR Foreigner

Overseas address ▶ *For PR and foreigner only* Occupation ▶ *Tick one*
 General Executive Housewife/Retiree
 Student Others

Overseas contact no. ▶ *For PR & foreigner only* ▶ *+(country code) - (area code) - (contact no.)* Are you self-employed?
 No Yes ▶ *Business nature*

Name of company

5 Data Protection and Marketing Consent

I consent to the collection, use, and disclosure of my personal data by OCBC and its related corporations (collectively, "OCBC Group") in accordance with OCBC's Data Protection Policy.

Please send me information about OCBC Group's and its business partners' goods and services via:

Main	1 st Supplementary	2 nd Supplementary
<input type="checkbox"/> Emails and other electronic channels <input type="checkbox"/> Phone calls <input type="checkbox"/> Phone number-based messages <input type="checkbox"/> Post	<input type="checkbox"/> Emails and other electronic channels <input type="checkbox"/> Phone calls <input type="checkbox"/> Phone number-based messages <input type="checkbox"/> Post	<input type="checkbox"/> Emails and other electronic channels <input type="checkbox"/> Phone calls <input type="checkbox"/> Phone number-based messages <input type="checkbox"/> Post

6 Declaration and agreement

OCBC Bank will only be able to process completed applications, attached with relevant income and identification documents as stated herein. OCBC Bank reserves the right to decline an application without giving any reason.

- We, the Principal Cardmember and the proposed Supplementary Cardmember(s), warrant that the above information given by us is true and complete, and undertake to notify OCBC immediately of any change in such information. We irrevocably and unconditionally consent and authorise:
 - you to obtain and verify from any person (including without limitation, with any credit bureau or any other organisation or corporation set up for the purpose of collecting and providing information relating to the credit standing of persons, our employers or relevant officers of our employers and/or any bank or financial institution whether in Singapore (or elsewhere) any information relating to us and/or our account(s) as you deem fit;
 - such person to disclose to you any information sought by you and the disclosure by you of this application and any information whatsoever relating to us as you shall consider appropriate to any such person; and
 - you to communicate with us with respect to this application by electronic mail or any other means you may think appropriate at the respective address(es) set out in this application.
- We acknowledge that the OCBC MasterCard or Visa may only be used subject to the terms and conditions of the Oversea-Chinese Banking Corporation Limited Cardmember's Agreement which accompanies the Credit Card. We agree to be bound by the terms and conditions set out in the said Cardmembers Agreement, including any amendments or revisions made to it.
- We read and fully understand the Declaration and Agreement set out overleaf. We agree with the Declaration and Agreement and agree to abide by and be bound by the matters stated therein. We agree that the credit limit assigned to the approved Supplementary Card(s) will be the same as the respective existing principal card(s).
- By signing and submitting this application, we declare we are the beneficial owner(s) and ultimately own or have effective control of the new credit card/credit card account. We acknowledge and agree that OCBC Bank is entitled to rely on our declarations above on the beneficial ownership of the new credit card/credit card account.
- I/We hereby consent for OCBC and its related corporations to collect, use and disclose my/our personal data for the purposes of facilitating and processing my/our card application and other related requests, in accordance with OCBC's Data Protection Policy (available at OCBC website > Personal Banking > Policies).
- I, the Principal Cardmember, agree to be liable for all goods and services and Cash Advances obtained by use of both the Principal Card and the Supplementary Card. The proposed Supplementary Cardmember agrees to be liable for all goods and services and Cash Advances obtained by use of the Supplementary Card issued to that Supplementary Cardmember.
- We agree that this application may be signed electronically, with any such electronic signature being the same as, and having the same force and effect as, manual, wet-ink and/or physical signatures, and that OCBC Bank may also immediately rely on and act in accordance with an electronically signed copy of this application upon receipt of the same by OCBC Bank. We acknowledge that you reserve the right to decline our application.

Principal Cardmember's signature

1st Supplementary Applicant's signature

2nd Supplementary Applicant's signature

Date ▶ *DD / MM / YY* / / Date ▶ *DD / MM / YY* / / Date ▶ *DD / MM / YY* / /

For bank's use

Source code **AB3A14** Staff ID

Important information to note for Credit Cards

Interest-free period	23 calendar days from statement date if there is no balance carried forward from the previous statement.
Interest on purchases	The interest rate for OCBC Credit Cards is 27.78% per annum, if we do not receive full payment by the due date; a minimum charge of S\$2.50 a month, calculated from the transaction date, will be billed to your account. If the minimum payment is not received by OCBC Bank by the payment due date, the prevailing interest rate applicable to the outstanding balance in and all new purchases charged to your card account from the date each purchase is made, will be increased to a higher interest rate of 30.78% per annum. This additional interest will be notified to you via statement. This interest rate will revert to the prevailing interest rate as soon as your account is no longer past due in the current and last two months.
Interest on Cash Advance	The interest charge for Cash Advance is 28.92% per annum on the withdrawn amount, subject to a minimum charge of S\$2.50 per month. This will be calculated on a daily basis from the transaction date until full payment is received by OCBC Bank.
Minimum Monthly payment	Accounts with Outstanding Amounts within the Credit Limit S\$50 or 3% of the total balance, whichever is higher, and any overdue amount. Accounts with Outstanding Amounts exceeding the Credit Limit 3% of the total balance plus the amount in excess of the Credit Limit and any overdue amount.
Late payment charges	S\$100 if the minimum payment is not received by the payment due date.
Overlimit fee	A fee of \$40 will be charged if the total outstanding balance of all your credit cards exceed your total credit card credit limit at any point of time. This fee will be charged to the credit card with the earliest statement cycle and highest outstanding balance.
Cash advance fee	Cash Advance fee for all OCBC Credit Cards – A fee of 8% of the withdrawn amount, or S\$15 (whichever is higher)
Fees for foreign currency transactions	Foreign currency transactions, other than USD transactions, are converted to USD first before being converted to SGD based on the rate determined by the respective card associations. All foreign currency transactions will be subject to conversion cost imposed by association at 1% and a bank administrative fee of 2.25% for all OCBC Credit Cards.
Currency Conversion Fee	An additional fee will be levied on all Visa and MasterCard transactions effected in Singapore dollars and processed overseas (including online transactions). This includes but is not limited to (i) any Visa or MasterCard retail transaction presented in foreign currency that you choose to pay in Singapore dollars via dynamic currency conversion and (ii) any online retail card transaction charged to your Visa and MasterCard cards on overseas websites in Singapore Dollars. The additional fee charged is 1% on all converted Singapore dollar amounts for each Visa and MasterCard transaction.
Payment hierarchy	If full payment is not received by OCBC Bank by payment due date, payment is first applied to the balance that attracts the highest interest rate.
Lost / stolen card liability	S\$100 (For details, refer to clause 9 of ABS Guide on "What You Should Know About Credit Cards" using the following hyperlink http://www.abs.org.sg/pdfs/Financial/Consumers_publications/ABS_CreditCards_English.pdf)
Applicable for FRANK Credit Card Only	
FRANK Card Replacement Fee	Card replacement fee is waived for up to 2 replacements in 12 months period and a S\$32.70 card replacement fee applies from 3rd card onwards.
There may be circumstances in which you have to pay other fees. Please refer to the OCBC Cardmember Agreement for full details.	

The information stated above serves as a consumer guide only. A detailed cardmembers' agreement and the relevant terms and conditions will be sent upon approval. These conditions are subject to change. OCBC Bank has established two wholly-owned subsidiaries in Singapore and Malaysia to process certain selected transactions for OCBC Bank's customers and for this purpose, customer information may be disclosed to these subsidiaries. Please be assured that customer information will continue to remain within the OCBC Group, subject to any mandatory disclosure required by the relevant regulatory authorities. All rates are accurate at time of printing. OCBC reserves the right to decline an application without giving any reasons. For more Supplementary Card application forms, please call OCBC Customer Service Hotline. Please note that Supplementary Cards will be sent to the Principal Cardmember's billing address reflected in the bank's records.

OCBC Customer Service: 1800 363 3333 or +65 6363 3333 or www.ocbc.com

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

BUSINESS REPLY ENVELOPE
PERMIT NO. 01808



OVERSEA-CHINESE BANKING CORPORATION LIMITED
OCBC CREDIT CARDS
ROBINSON ROAD P.O. BOX 1386
SINGAPORE 902736

Declaration and Agreement

Where applicable, we, the Principal Cardmember and the proposed Supplementary Cardmember(s), acknowledge that OCBC NXT Credit Card will be governed by the Terms and Conditions Governing OCBC NXT Credit Card, the OCBC Great Eastern Cashflo Credit Card will be governed by Terms and Conditions Governing the OCBC Great Eastern Cashflo Credit Card, OCBC 365 Credit Card will be governed by the Terms and Conditions Governing the OCBC 365 Cashback Programme; and copy of these terms and conditions are available at www.ocbc.com. OCBC 90°N Visa Card and Mastercard will be governed by the Terms and Conditions Governing the OCBC 90°N Card Programme (a copy of the terms and conditions is available at www.ocbc.com/90n); OCBC Rewards card will be governed by the Terms and Conditions Governing the OCBC Rewards Card Programme (a copy of the terms and conditions is available at www.ocbc.com/rewardscard); FRANK Credit Card will be governed by the Terms and Conditions Governing FRANK Cash Rebate Rewards Programme (a copy of the terms and conditions is available at www.frankkyocbc.com). We agree to be bound by the same and the amendments and additions hereto. We confirm that we are not undischarged bankrupts and there has been no statutory demand served on me. We irrevocably and unconditionally consent for OCBC Bank to disclose any information whatsoever relating to me/us or my/our account as OCBC Bank shall consider appropriate to any person to whom disclosure is permitted or required by any applicable law or to any other person wherever situated for any purpose. Including without limitation to: (a) Best Denki (Singapore) Pte Ltd, its group of companies and any reward program partner(s) in relation to the BEST-OCBC Platinum Mastercard; and (b) Great Eastern Holdings Ltd, its group of companies and any reward program partner(s) in relation to the OCBC Great Eastern Cashflo Credit Card. Without prejudice to the foregoing, we consent to disclosure to any credit bureau or any other organisation or corporation set up for the purpose of collecting and providing information relating to the credit standing of persons, and to the disclosure by such credit bureau or other organisation or corporation to any member thereof, for the purposes of assessing my/our credit worthiness or for any other purpose whatsoever.

Am I eligible?

You need to be

- 18 years old and above
- Singaporean / Singapore PR / Foreigners residing in Singapore

How do I apply?

Complete the form, attach copies of the required documents below and mail back.

Identification documents

Singaporeans/
Singapore PR

- Copy of NRIC (front and back)

Foreigners

- Copy of Passport
- Copy of Employment Pass / Work Permit / Dependent Pass/Student Pass/Long term visit pass.
- ▶ At least 6 months validity

Supporting documents

Singaporeans/
Singapore PR

- Recent original telephone bill OR original bank statement
- ▶ If mailing address differs from NRIC

Foreigners

- Recent original telephone bill OR original bank statement