

Declaration and Agreement for OCBC Debit Card(s)

YOUR MARKETING CONSENT:

You agree that by enrolling for the relevant OCBC Debit Card(s), you consent to OCBC Bank and its related corporations, their agents, and their authorised service providers collecting, using and disclosing your personal data, and sharing such personal data with their business partners, for processing your card benefits, and also for marketing and promotional purposes, including the purposes described as “Additional Purposes” in the OCBC Data Protection Policy, available at www.ocbc.com/policies or upon request. You may withdraw such consent at any time via forms available at www.ocbc.com or at any OCBC Bank branch.

DATA PROTECTION POLICY AND FATCA POLICY

You agree that by enrolling for the relevant OCBC Debit Card(s), you:

1. agree and consent to the terms of OCBC Bank’s (i) Data Protection Policy and (ii) FATCA Policy, both available at www.ocbc.com/policies or upon request; and
2. where applicable, you further confirm that any personal data of the beneficial owner disclosed to OCBC Bank, its related corporations and its business partners and agents, the beneficial owner has agreed and consented to the terms of (i) OCBC Bank’s Data Protection Policy and (ii) FATCA Policy, assessable at www.ocbc.com/policies or available upon request.

☒ By activating the relevant OCBC Debit Card(s), you are (re)affirming your agreement to be bound by the terms of the following:

- (i) the OCBC Debit Cardmembers’ Agreement (a copy of which is available at www.ocbc.com/assets/pdf/Cards/DC_Agreement.pdf);
- (ii) the Terms and Conditions Governing – Electronic Banking Services and Terms and Conditions Governing – eStatements (copies of the terms and conditions are available at www.ocbc.com.sg)

☒ You further:

- (i) understand that you can request for a PIN for OCBC Phone Banking Services and Internet Banking Services at any OCBC ATM upon receipt of your OCBC Debit Card(s);
- (ii) declare that any savings and investments you hold with OCBC Bank, and any profits that they make, will comply with the tax laws of the countries where you live or which you are citizen of, and any other laws that apply;
- (iii) declare that all the information you have provided to OCBC Bank is true and complete and that you will inform OCBC Bank immediately if any of the information changes;
- (iv) confirm and declare that you are not a bankrupt and no statutory demand has been served on you;
- (v) authorise OCBC Bank to verify information given in your application with anyone (including, without limitation, with any credit bureau or any other organizations or corporations set up for the purpose of collecting and providing information relating to the credit standing of persons) without reference to you;
- (vi) authorise OCBC Bank to disclose any information whatsoever relating to you that 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; without prejudice to the foregoing, you consent to such disclosure to any credit bureau or any other organization or corporation to any member thereof, for the purposes of assessing your creditworthiness or for other purposes whatsoever. In addition, you also authorize OCBC Bank to disclose any information relating to you to Network for Electronic Transfers (Singapore) Pte Ltd as may be necessary.

- (vii) agree that OCBC Bank shall have the absolute discretion to decline your application for an OCBC Debit Card without giving any reason and to retain documents submitted for this application;
- (viii) agree that OCBC Bank may at any time at its absolute discretion change any one or more of the terms and conditions stated herein and;
- (vix) acknowledge and agree that the Terms and Conditions Governing Deposit Account (a copy of which is available at www.ocbc.com) which shall include any amendments and additions made thereto from time to time shall apply to your use of your OCBC bank account(s) that is/are linked to your OCBC Debit Card(s) and you further agree that the Terms and Conditions Governing Deposit Account shall continue to apply to you in full force and effect.