

## 1 Your details

Name ▶ *As in NRIC/Passport* NRIC / Passport

Date of birth ▶ *DD/MM/YY* Nationality

Singaporean  SG PR  Foreigner

OCBC credit card number Expiry date ▶ *MM/YY*

## 2 Contact details

Mobile number Home number Email

Mailing address

## 3 Your options

- Interest-free for 3 months with 1.68% one-time fee (EIR: 6.74%p.a.\*) **Code: I0A161**
- Interest-free for 6 months with 2.5% one-time fee (EIR: 5.19%p.a.\*) **Code: I0D251**
- Interest-free for 12 months with 4.5% one-time fee (EIR: 4.99%p.a.\*) **Code: IJ41**

## 4 Transfer your funds

Requested amount ▶ *min S\$500*

Transfer to:  
Account holder's name

Account / Credit card number ▶ *Only to non-OCBC account*

Name of bank

## 5 Declaration and agreement

- By signing this application, I, the Principal Cardmember:
- represent and warrant that all information provided by me in this application is true and complete and undertake to notify OCBC Bank immediately of any change in such information;
  - authorise OCBC Bank to conduct credit checks and verify information given in this application with any party without reference to me and irrevocably and unconditionally consent to the disclosure of information as provided in OCBC Cardmember's Agreement (as revised, supplemented and/or modified from time to time);
  - agree that OCBC Bank has the absolute discretion to decline my application for Balance Transfer(s) (in whole or part thereof) without giving any reason and to retain documents submitted as the property of OCBC Bank;
  - acknowledge and agree that the Balance Transfer(s) shall be subject to the OCBC Terms and Conditions of Balance Transfer Facility (a copy of which is available on OCBC Bank's website and will also be sent to me if my application above is approved by OCBC Bank);
  - agree and hereby authorise OCBC Bank to make payment to my other credit card(s)/ credit line account(s) as stated above in the application upon OCBC Bank's approval; and
  - hereby authorize OCBC Bank to update (where applicable) my contact details and email address in OCBC Bank's records with the above information.

Signature

Date ▶ *DD/MM/YY*

## 6 What to do next

**Send by mail**

Send this completed form to OCBC Bank, Credit Cards Balance Transfer, Robinson Road P.O. Box 1187 Singapore 902337

OR

**Send by fax**

Fax this completed form to 6784 2953

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

BUSINESS REPLY SERVICE  
PERMIT NO. 06888



**OVERSEA-CHINESE BANKING CORPORATION LIMITED**  
CREDIT CARDS BALANCE TRANSFER  
ROBINSON ROAD P.O. BOX 1187  
SINGAPORE 902 337

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#### IMPORTANT NOTES

1. The Balance Transfer facility is open to any principal cardmember (the "Principal Cardmember") of a VISA or MasterCard Credit Card issued by OCBC Bank (the "Card") whose Card account (the "Card Account") is in good standing as determined by OCBC Bank.
2. A Principal Cardmember may apply for a transfer (the "Balance Transfer") of the outstanding balance(s) in Singapore dollars (the "Applied Balance Transfer Amount"), subject to a minimum amount specified by OCBC Bank, under any credit card/credit line account(s) (the "Other Card/Credit Line Account(s)") of such Principal Cardmember held with any bank or financial institutions in Singapore, other than OCBC Bank, to the Balance Transfer Account (as defined below). You may also apply for a Balance Transfer of the Balance Transfer Amount (as defined below) from the Balance Transfer Account to a bank account that you maintain with any bank or financial institutions in Singapore acceptable to us. Such Balance Transfer shall only be permitted from time to time as determined by us. A Balance Transfer can only be made to a receiving account denominated in Singapore dollars.
3. OCBC Bank reserves the right to reject an application for a Balance Transfer in its entirety and/or approve only part of an Applied Balance Transfer Amount (such approved amount shall be referred to as the "Balance Transfer Amount") at its absolute discretion and without assigning any reason there for.
4. OCBC Bank may, on its approval of each Balance Transfer application, open an account in the name of the Principal Cardmember (the "Balance Transfer Account") and charge and debit the Balance Transfer Amount to/from such Balance Transfer Account on the date of the approval letter issued by OCBC Bank or such later date as determined by OCBC Bank.
5. The Principal Cardmember shall be fully liable to OCBC Bank for any and all amounts charged to and/or debited from its Balance Transfer Account(s).
6. If approved, the Balance Transfer Amount shall be credited directly into the account stated in this Balance Transfer application form. The Principal Cardmember shall continue to make payments on any Other Card/Credit Line Account(s) for which he has made a Balance Transfer application until the relevant Card/Credit Line Account is successfully credited. OCBC Bank shall not be liable for any overdue payment or interest or any other fees costs expenses whatsoever and howsoever incurred on such Other Card/Credit Line Account(s).
7. Each Balance Transfer Amount charged to and debited from any Balance Transfer Account(s) will be treated in the same manner as a charge arising from a Cash Advance in respect of a Card Account under the Cardmember's Agreement and will be reflected in the monthly statement issued by OCBC Bank to the Principal Cardmember for his/her Balance Transfer Account(s) (the "Balance Transfer Billing Statement") and payable by such Principal Cardmember in accordance with the terms of the Cardmember's Agreement and the OCBC Terms and Conditions of Balance Transfer Facility.
8. A non-refundable processing fee on the Balance Transfer Amount at a rate as determined by OCBC Bank at its discretion will be charged to and debited from the Balance Transfer Account (regardless whether the Balance Transfer facility is terminated at any time by the Principal Cardmember or OCBC Bank) for each successful Balance Transfer.
9. OCBC Bank may vary the interest rate chargeable, the basis of calculation of interest, fees and charges at any time in OCBC Bank's sole discretion without any notice and without giving any reason there for.
10. The outstanding balances to be transferred cannot exceed the available credit limit of the Principal Cardmember's Card Account. The OCBC Terms and Conditions of Balance Transfer Facility shall apply. Please refer to OCBC Bank's website for a copy.

\*Minimum transfer amount is S\$500. For Balance Transfer, promotional interest rate of 0% p.a. for 3, 6 or 12 months will apply only to Balance Transfer Amounts (as defined in the Important Notes above). A one-time fee of 1.68%, 2.5% or 4.5% of the Balance Transfer Amount, based on the applicable tenure, will be imposed together with the Balance Transfer Amount will be debited from the Balance Transfer Account. The promotional interest rate will also apply to any fees and charges incurred. A payment of at least the minimum amount stated in each monthly Balance Transfer statement must be made by the payment due date stated. Prevailing cash advance interest rate of 28.92% p.a. will apply after the promotion period. Please note that the interest is subject to compounding if the monthly interest charges are not repaid in full. The total transfer amount(s) plus the utilized amount on your Credit Card Account(s) must not exceed 90% of your assigned credit limit, excluding credit balances. Effective Interest Rate calculation is based on a Balance Transfer Amount of S\$10,000 with monthly repayments of 3% of the Balance Transfer Amount and associated fees during the promotion period.