

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 (excluding NTUC/OCBC Plus! Visa Cards) is 26.88% per annum. The interest rate for NTUC/OCBC Plus! Visa Credit Cards is 26.76% per annum. If we do not receive full payment by the due date, a minimum charge of \$2.50 a month, calculated from the transaction date, will be billed to your account.
Interest on Cash Advance	28.92% per annum on the amount withdrawn from the transaction date until the date that full payment is received by OCBC Bank.
Minimum Monthly payment	<u>Accounts with Outstanding Amounts within the Credit Limit</u> \$50 or 3% of the Total Balance, whichever is higher, and any overdue amount. <u>Accounts with Outstanding Amounts exceeding the Credit Limit</u> 3% of the Total Balance plus the amount in excess of the Credit Limit and any overdue amount.
Late payment charges	\$S100 if the minimum payment is not received by the payment due date.
Cash advance fee	\$S15 or 8% (for all OCBC Credit Card except NTUC/OCBC Plus! Visa Credit Cards) of amount withdrawn whichever is greater. \$S15 or 6% (for NTUC/OCBC Plus! Visa Credit Cards) of amount withdrawn whichever is greater.
Fees for foreign currency transactions	All foreign currency transactions are subjected to a currency conversion charge imposed by the respective card associations (1%) and a bank administrative fee (2.0%) of the foreign transaction amount.
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	\$S100 [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 \$S30 card replacement fee applies from 3rd card onwards.
FRANK Card Design Fee	For lost/stolen card or change of card design, Card design fee of \$S10 – \$S20 applies. For damaged or faulty card, card design fee is waived if there is no change in card design. Card design fee of \$S10 – \$S20 applies if you wish to change your card design.
There may be circumstances in which you have to pay other fees. Please refer to the OCBC Cardmember Agreement for full details. *Plus! U is a collaboration amongst NTUC FairPrice Co-operative Limited, Link Loyalty Services Pte Ltd and Oversea-Chinese Banking Corporation Limited. All banking products and services, unless otherwise stated, are provided by Oversea-Chinese Banking Corporation Limited for Plus! U.*	

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 the NTUC Plus! Visa Credit Card and OCBC Plus! Visa Credit Card will be governed by the Terms and conditions governing NTUC Plus!/Plus! Visa Cards Rewards Programme; and copy of the terms and conditions is available at www.ocbc.com/plus. OCBC Cashflo Credit Card will be governed by the Terms and Conditions Governing OCBC Cashflo 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 Card 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 Robinsons Group Credit Card will be governed by the Terms and Conditions Governing Robinsons\$ Rewards Programme [a copy of the terms and conditions is available at www.ocbc.com/Robinsons]. OCBC Titanium Rewards Credit Card, the Terms and Conditions Governing the OCBC Titanium Rewards Credit Card Programme [a copy of the terms and conditions is available at www.ocbc.com/TitaniumRewards]. 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.frankbyocbc.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) Robinson & Co. (Singapore) Pte Ltd, RSH Limited, their respective group of companies and any reward program partner(s) in relation to the OCBC Robinsons Group Visa Card; and (c) National Trade Union Congress, NTUC FairPrice Co-operative Limited and NTUC Link Pte Ltd their group of companies and any reward program partner(s). 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

