

Terms and conditions

I agree that the submission of my electronic signature / electronic image of my signature means that:

- (i) I hereby undertake I am the beneficial owner and ultimately own or have effective control of the account. (If you are not the beneficial owner and do not ultimately own or have effective control of the account, you cannot open this account online. Instead, proceed to any OCBC branch, together with the beneficial owner, in order to apply for this account). The account is used for savings or transactional purposes; and
- (ii) I hereby further understand and undertake as follows:
 - (a) I have read and agree to be bound by the Terms and Conditions governing Deposit Accounts, Terms and Conditions governing the OCBC 360 Account, Terms and Conditions governing Electronic Banking Services - Personal and Terms and Conditions governing OCBC Electronic Statements at www.ocbc.com .
 - (b) I declare that any savings and investments I hold with you, and any profits that they make, will comply with the tax laws of the countries where I live or which I am citizen of, and any other laws that apply. I consent to the disclosures as provided therein.
 - (c) I 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.
 - (d) All the information I have provided in this application is true and complete. I will tell you immediately if any of the information changes.
 - (e) (Applicable for OCBC YES! Card Applicants only) I understand that I am applying for an OCBC YES! Card and that I can request for a PIN for OCBC Phone Banking Services and Internet Banking Services at any OCBC ATM upon receipt of my OCBC YES! Card. I acknowledge and agree that the OCBC YES! Card may only be used upon approval subject to the terms and conditions of the OCBC Debit Cardmembers Agreement available for viewing at www.ocbc.com .