

CONTENT PAGE

Business Account	01
Board Resolution	05
Velocity@ocbc	08
OCBC Business Card	11
PhoneBanking	14
eAlerts@ocbc	17
Interbank GIRO Arrangement	20

Business Account

STEP 1

Complete the Business Account Application Form.

STEP 2

i. What you need to bring

	Private Limited	Limited Liability Partnership	Partnership/ Limited Partnership	Sole Proprietor	Society/Club/ Association
OCBC Business Account application form	✓	✓	✓	✓	✓
Board Resolution (bank's standard/company's)	✓	✓ [^]			
Certified true copy of Memorandum & Articles of Association (M&A)	✓				
Certified true copies of NRIC/Passport of All Authorised Signatories/Partners/Office Bearers	✓	✓	✓	✓	✓
Certified true copy of By-Laws of Society/Association/Club					✓
Certified true copy of Minutes of Meeting of Management Committee					✓ [#]
Minimum deposit in cash or cheque	✓	✓	✓	✓	✓

[^]LLP to also submit their LLP Partnership Agreement, if available.

[#]To include authorisation to open and close accounts with the Bank and appointment of authorised signatories.

ii. Certification of true copies

Photocopied documents must be certified true by signature from the following:

Private Limited	Any 2 Directors or Director & Company Secretary (For M&A, any Director or Company Secretary)
Limited Liability Partnership	Any 2 Partners
Limited Partnership	Any General Partner
Partnership	Any 2 Partners
Sole Proprietorship	Business Owner
Society/Club/Association	Any 2 Office Bearers

STEP 3

Signatories required to be present at bank branch for account opening

The following signatories must be present with their NRICs/Passports at OCBC Bank Branch at point of account opening:

Private Limited	Any 2 Directors (unless otherwise specified in board resolution)
Limited Liability Partnership	Any 2 Partners
Limited Partnership	All General Partners
Partnership	All Partners
Sole Proprietorship	Business Owner
Society/Club/Association	Any 2 Office Bearers

For assistance on your account application, please call our Business Banking Commercial Service Centre at (65) 6538 1111 or email us at BBCSC – Bizinteract@ocbc.com. For more information on the pricing, terms and conditions of our products and services, please visit www.ocbc.com



APPLICATION FORM FOR BUSINESS ACCOUNT

Note: Please complete in BLOCK LETTERS and tick where appropriate.
All fields are mandatory unless declared otherwise.

A/c No: _____
(For Bank use only)

TYPE OF ACCOUNT

Singapore Dollar Accounts:

- Business Entrepreneur A/c
- SGD Business Account
- SGD Chequing A/c
- SGD Fixed Deposit A/c
- Others _____ (Pls specify)

Foreign Currency Accounts:

- Account Type**
- Business Smart A/c
- USD Chequing A/c
- Foreign Currency Call Deposit A/c
- Foreign Currency Fixed Deposit A/c
- Currency**
- US\$ Euro Others _____ (Pls specify)
- £ A\$ Euro Other currency _____ (Pls specify)
- US\$ £ A\$ Euro Other currency _____ (Pls specify)

CUSTOMER INFORMATION

Registered Name:	GST Registered: <input type="checkbox"/> Yes <input type="checkbox"/> No	Tel. No.:	Fax No.:
------------------	---	-----------	----------

- Please refer to our particulars contained in the attached ACRA Business Profile, OR
- Refer to particulars below

Unique Entity/Registration/Gazette No.:	Nature of Business:
---	---------------------

Registered Address:	Postal Code:
---------------------	--------------

Country of incorporation: <input type="checkbox"/> Singapore <input type="checkbox"/> Others _____ (Pls specify)	Date of incorporation/registration: (DD/MM/YYYY)	Country of domicile (if different from Country of incorporation):
---	---	---

Classification of Business:

Sole Proprietorship Partnership Private Limited/Public Company Association/Club/Society Others _____ (Pls specify)

ACCOUNT PARTICULARS

Account to be used for:

Business operations Investment Others _____ (Pls specify)

Source of wealth/funds:

Business income Capital Contribution Others _____ (Pls specify)

Mailing Address: (if different from Registered Address)

Postal Code:

Account Name: (if different from Registered Name)

CONTACT PERSON (Authorised to receive and communicate customer information)

Primary Contact Name:	Email Address:	Office:	Mobile:
Secondary Contact Name:	Email Address:	Office:	Mobile:

SUBSCRIPTION FOR ELECTRONIC SERVICES (Optional)

I/We agree to subscribe to the following electronic services offered by the Bank by completing the accompanying forms:

<input type="checkbox"/> Yes <input type="checkbox"/> No	Velocity@ocbc (Please proceed to complete page 9 of this application) OCBC Internet banking service for nominated Authorised Users to view and/or perform banking transactions on the accounts opened with the Bank.
<input type="checkbox"/> Yes <input type="checkbox"/> No	OCBC Business Card (Please proceed to complete page 11 of this application) Business Card service for nominated Authorised Users to be issued with a MasterCard debit card linked to the account opened with the Bank to effect payment for goods and services and to perform NETS/ATM banking transactions.
<input type="checkbox"/> Yes <input type="checkbox"/> No	PhoneBanking (Please proceed to complete page 15 of this application) PhoneBanking service for nominated Authorised Users to perform banking transactions through a telephone PIN on the accounts opened with the Bank.
<input type="checkbox"/> Yes <input type="checkbox"/> No	eAlerts@ocbc (Please proceed to complete page 18 of this application) Information service for nominated Authorised Users to receive SMS/email notifications when account balances reach certain pre-set threshold levels.

AUTHORISED SIGNATORIES**(Please list all person(s) authorised to sign or accept for or on behalf of the company/association/club/society/firm cheques, bills of exchange, orders to pay and any other instruments in respect of the account)****Account Name:** _____

Personal Particulars	Group (if any)	Signature (Please sign within the box)
1 Name: NRIC/Passport No.: Designation/Title:		
2 Name: NRIC/Passport No.: Designation/Title:		
3 Name: NRIC/Passport No.: Designation/Title:		
4 Name: NRIC/Passport No.: Designation/Title:		
5 Name: NRIC/Passport No.: Designation/Title:		

Signing Condition Singly Any two jointly Grouping and signing limits as follows: _____

Note: For control purposes, please cross out any unused portions under Authorised Signatories above.

IMPORTANT NOTESSingapore dollar deposits held by or for a non-bank depositor in accounts listed in OCBC Bank's Insured Deposit Register (available at www.ocbc.com/policies) will be insured in accordance with and for up to the limits specified in the Deposit Insurance and Policy Owners' Protection Schemes Act 2011 of Singapore.

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.

Board Resolution
(For Private Limited/Public Company)



BOARD RESOLUTION

To: Oversea-Chinese Banking Corporation Limited

CERTIFIED COPY OF RESOLUTION passed at a Meeting of the Board of Directors of _____
_____ (the "Company"), duly convened (at which a quorum was acting throughout) on the
_____ day of _____ 20 _____.

APPOINTMENT OF OVERSEA-CHINESE BANKING CORPORATION LIMITED AS BANKER

A. RESOLVED that Oversea-Chinese Banking Corporation Limited (the "Bank") be and it is hereby appointed banker of the Company.

APPOINTMENT OF AUTHORISED PERSONS

B. RESOLVED that the directors/authorised persons specified in the Appendix hereto and acting according to the signing mandate indicated therein be and are hereby authorised on behalf of the Company (please refer to the Appendix hereto for the authorised persons and signing conditions):

i. Open and Close Accounts

To approve and open with the Bank any number of accounts (the "Accounts"), now or at any time hereafter, of the types and currency(ies) specified in the account opening form or letter of instruction (the "Account Applications") for and on behalf of the Company subject to and in accordance with the terms and conditions governing such accounts, as amended from time to time by the Bank, and to execute any and all documents in connection therewith or incidental thereto, including any amendment thereto and to give instructions to close any Accounts;

ii. Apply for Account and Banking Services

To apply for any service (the "Services") mentioned below and provide related instructions:

- custodial services
- electronic services
- cash management services
- remittance and payment services
- trade related services
- any other services or transactions

In respect of or in connection with any account opened by the Company with the Bank from time to time (whether opened before or after the date of this resolution) including, without limitation, the relevant Accounts and the Bank shall be authorised to act on and accept as duly signed for the Company any application ("Services Application") (subject to and in accordance with the Bank's terms and conditions set out in such application) and all other documents requested by the Bank in connection with or incidental to the transaction or provision of such services (including but not limited to the operation of accounts in any manner, other than by original written signature, by facsimile transmission, electronic means or otherwise and the use of Personal Identification Numbers (PINs), telephones, computer terminals or other means) and in this connection to deliver to the Bank, on behalf of the Company, guarantees or indemnities or any other security in form and substance acceptable to the Bank, if the same are signed by the directors/authorised persons specified in the Appendix hereto and acting according to the signing mandate indicated therein provided always that, if the Bank receives any instructions which appear to the Bank to be ambiguous or conflicting, the Bank may choose not to act upon them (even if it would result in any loss, without the Bank being liable in any way) until the Bank receives clear and definitive instructions from the Company.

iii. Appointment of Authorised Users of the Respective Services

To appoint, certify and confirm to the Bank in the respective Services Applications or any letter of instruction the names of the person(s) (whether from the Company or otherwise), their particulars and the offices respectively held by them, together with specimens of their signatures who are appointed as the Authorised Users of the respective Services subject to the terms and conditions governing such Services and the Bank shall be authorised to act on and accept any instructions given, and transactions entered into by any of the Authorised Users for and in connection with such Service(s), subject to and in accordance with the Bank's terms and conditions governing such Services, by original written signature, by facsimile transmission, electronic means or otherwise and the use of Personal Identification Numbers (PINs), telephones, computer terminals or other means which the Bank may permit for such Service(s) and all such instructions and transactions shall be deemed to be binding and conclusive on the Company.

iv. Appointment of Authorised Signatories

To appoint, certify and confirm to the Bank the names of the person(s) of the Company who are appointed as the Authorised Signatories of any accounts opened by the Company with the Bank from time to time (whether opened before or after the date of this resolution) including, without limitation, the relevant Accounts and/or Services in the respective Account Applications and/or Services Applications subject to the terms and conditions governing such accounts or services and the offices respectively held by the Authorised Signatories, together with specimens of their signatures and signing limits and conditions.

v. Borrowing and Granting Security

a. To borrow money and obtain banking or other credit facilities or accommodation (including but not limited to loan, overdraft, discounting of bills, letter of credit facility, releasing of documents against trust receipts, banker's guarantee/standby letters of credit, shipping guarantees) for the Company, whether alone or jointly and/or severally with any of its subsidiaries or affiliates, on any terms and to incur, sign, make, give and or deliver on behalf of the Company notes, drafts, acceptances, instruments of guarantee, agreements, forms of deposit and

withdrawal, letters or rights of set off, charges over deposit and any other obligations, undertakings, instructions, indemnities, and counter indemnities and any other documents which may be required by the Bank in such form satisfactory to the Bank in connection with the Company's business or the banking or other credit facilities now or hereafter offered or granted by the Bank to the Company or with any and all indebtedness and/or liabilities of the Company to the Bank now or hereafter incurred;

- b. To pledge, mortgage, charge or assign and/or deliver on any terms, as security for money now or hereafter borrowed or credit now or hereafter obtained (whether alone or jointly and/or severally with any of its subsidiaries or affiliates) from the Bank all or any of the assets of the Company including but not limited to stocks, bonds, bills receivable, accounts, mortgages, merchandise, bill-of-lading, warehouse receipts, insurance policies, certificates, and any other property held by or belonging to the Company with full authority to endorse, assign or guarantee the same in the name of the Company;
 - c. To discount any bills receivable or any document held by the Company with full authority to endorse the same in the name of the Company; and
 - d. To withdraw from the Bank and give receipts for and deal with or to authorise the Bank to deliver to bearer or to one or more designated persons, all or any documents and securities or other property held by it, whether held as collateral security or for safekeeping or for any other purpose.
- vi. **Verification of specimen signatures, notification of change in authorised persons**

To appoint, certify and confirm to the Bank the names of the directors/authorised persons specified in the Appendix hereto, the Authorised Users referred to in Clause B(iii) and the Authorised Signatories referred to in Clauses B(iv) and (C) (collectively, the "Authorised Persons") and the offices respectively held by them, together with specimens of their signatures, and in case of any future change of any of the Authorised Persons or their respective signing conditions and/or limits, the fact of such change and the names of any new or replacement Authorised Person(s) (the "New Authorised Person(s)") and the offices respectively held by them, together with specimens of their signatures; and the Bank be, and hereby is, authorised to honour any instrument signed by any New Authorised Persons in respect of whom it has received any such certificate or certificates with the same force and effect as if said person or persons were named in the foregoing resolution in addition to or in the place of any person or persons who is/are deleted from the list of the Authorised Persons certified in the Appendix hereto or any of the Account or Service Applications.

APPOINTMENT OF AUTHORISED SIGNATORIES

- C. **RESOLVED** that the person(s) who is/are appointed as the Authorised Signatories in accordance with and pursuant to Clause B(iv) above and acting according to the signing mandate indicated in the respective Account Applications and/or Services Applications be and are hereby authorised to draw, sign, endorse, accept or make for or on behalf of the Company all cheques, bills of exchange, orders to pay and any other instruments (even if, where permitted by the Bank the relevant account is or will become overdrawn) in respect of or in connection with the relevant account opened by the Company with the Bank from time to time (whether opened before or after the date of this resolution) including, without limitation, such Account and/or the Services even though the payment is for the benefit of any director, employee, authorised signatory or individual order of any signing person without the Bank having to enquire into the circumstances or being liable in any way in respect of such payment and the Bank be and is authorised to honour any such cheques, bills of exchange, orders to pay and any other instruments, accept and credit to the account of the Company all monies deposited with or owing by the Bank on any account or accounts at any time or times kept or to be kept in the name of the Company and the amount of all cheques, notes, bills, other negotiable instruments, orders or receipts.

USE OF COMPANY SEAL

- D. **RESOLVED**, that if any agreement, instrument or other document is required to be executed under the Common Seal of the Company, be and is hereby given for the affixing of the Common Seal thereto, in accordance with the Articles of Association of the Company.

CERTIFICATION AND COMMUNICATION OF RESOLUTIONS

E. **RESOLVED**

- i. That a copy of any resolution of the Board of Directors if purporting to be certified as correct by any two Directors of the Company or by a Director and the Company Secretary be, as between the Company and the Bank, conclusive evidence of the passing of the resolution so certified; and
- ii. That this resolution be communicated to the Bank and remain in force until notice in writing be given to the Bank by any two Directors of the Company or by a Director and the Company Secretary and that until such notice in writing is actually received, the Bank shall be indemnified and kept harmless from any loss suffered or liability incurred by it in continuing to act in pursuance of this resolution.

We, _____ and _____, as Director(s)/Company Secretary hereby certify that the foregoing resolutions (a) have been duly entered in the minute book and signed by the Chairman, (b) are still in force, (c) do not exceed the objects or powers of the Company or the powers of the directors to enter into them.

We further certify that the present officers of the Company and persons authorised as aforesaid and the job titles respectively held by them and their respective signatures are as shown in the Appendix.

Dated this _____ day of _____ 20_____ .

Name:

Director:

Name:

Director/Company Secretary:

Company: _____

Resolution passed at the meeting of the Board of Directors on _____

Any _____* Director(s) of the Company or any _____* of the following person(s) are authorised to open and close accounts, apply for account and banking services, borrow and create security and appoint and certify authorised users and persons for or on behalf of the Company subject to and in accordance with the resolutions to which this list is attached. *Please fill in the numbers accordingly.

Personal Particulars	Signature (Please sign within the box)
1 Name: NRIC/Passport No.: Country of Issue: Designation/Title:	
2 Name: NRIC/Passport No.: Country of Issue: Designation/Title:	
3 Name: NRIC/Passport No.: Country of Issue: Designation/Title:	
4 Name: NRIC/Passport No.: Country of Issue: Designation/Title:	
5 Name: NRIC/Passport No.: Country of Issue: Designation/Title:	

Name:
Director:

Name:
Director/Company Secretary:

Velocity@ocbc

1. Complete the Velocity@ocbc Application Form

To use Velocity@ocbc, you will need to ensure your computer operating system and internet browser are compatible with Velocity@ocbc. Please refer to <https://bb.ocbc.com> for the latest compatibility checklist.

2. Application will be processed within 7 business days upon receipt of duly completed form

If you are applying for the **Basic or Classic Service Package**, you will receive a starter kit containing:

- Digipass
- Getting Started Guide
- Velocity@ocbc eAcademy CD
- Cash Management Transaction Fees and Cut-off Times Guide

Individual password mailers will be mailed separately to each User. **If you are an Authoriser for Velocity@ocbc and are logging in for the first time, please ensure the Digipass Acknowledgement Receipt has been acknowledged and returned to the bank. The Acknowledgement Receipt can be found in your Velocity@ocbc starter kit.**

If you are applying for the **Premium Service Package**, we will contact you to discuss your service needs in more detail.

3. Attend training at Velocity@ocbc Academy, OCBC Centre, Chulia Street

Join us for a complimentary training course on the basics of using Velocity@ocbc. To register, email us at Velocity@ocbc.com or visit www.ocbc.com

4. For day-to-day transactional or service enquiries on Velocity@ocbc, please call us at (65) 6538 1111

Notes on Velocity@ocbc

- 1. Account Information:** This is a service available on Velocity@ocbc which allows you to view your account balances and bank statements online.
- 2. Transactions:** Typically refers to payments, collections and trade services made electronically via Velocity@ocbc, described as follows:
 - Payments:** Telegraphic Transfer, MAS Electronic Payment System (MEPS), Demand Draft, Cashier's Order, GIRO Payment, GIRO Payroll, Internal Transfer, Own Account Transfer, Bill Payment, Stop Payment of Corporate Cheque
 - Collections:** GIRO Collection
 - Trade Finance:** Letter of Credit, Banker's Guarantee, Standby Letter of Credit, Import Bill under Letter of Credit, Import Collection
- 3. Digipass:** An access device that is issued by the bank to every User for login to Velocity@ocbc.
You are advised to keep your personal Digipass under lock and key, and not disclose your password to anyone.
- 4. Waiver of Annual Fee:** We will waive this fee subject to 250 transactions per annum, which may include Telegraphic Transfer, MAS Electronic Payment System (MEPS), Demand Draft, Cashier's Order, GIRO Payment/Collection, Letter of Credit, Banker's Guarantee or Standby LC.
- 5. Account Inquiry:** Allows viewing, printing and exporting of account balances and statements.
- 6. Creator:** A person who prepares your banking instructions such as a GIRO payment, in Velocity@ocbc. He/She is not permitted to authorise instructions for transmission to the bank to process.
- 7. Authoriser:** This User authorises instructions prepared by the Creator in Velocity@ocbc. Each transaction must be fully authorised, either singly or jointly (per your selection on the Application Form) before it is processed by OCBC Bank.
You are cautioned to consider carefully your internal control processes and risk of compromise in selecting the Creator and Authoriser and in determining single or dual access control. Account fraud and identity theft are frequently the result of single control exploitation.
Where single control or access is selected, OCBC Bank may, but is not bound to, notify the Authoriser via SMS or email that a transaction has been successfully authorised. You agree to notify us immediately of any change in the mobile no. or email address of your Authoriser.
- 8. Administrator:** Manages all users, such as resetting forgotten passwords, creating new users, etc. For control reasons, any action initiated by one Administrator in Velocity@ocbc must be approved by another. Accordingly, at least 2 Administrators are required to be appointed.
- 9. Billing Organisations:**

Country Clubs and Societies:

National University of Singapore Society
Orchid Country Club
Raffles Country Club
SAFRA National Service Association
Singapore Cricket Club
Singapore Soka Association
Singapore Island Country Club
Singapore Swimming Club
The American Club
The Law Society of Singapore
National Service Resort & Country Club

Credit Cards:

American Express International Inc.
OCBC/Fairprice Plus Credit Card**
OCBC/FP Plus Card
Diners Club (S) Pte Ltd

Departmental Stores and Retail Services:

C K Tang Ltd
Courts (Singapore) Ltd
Isetan (S) Limited
Singapore Press Holdings Ltd

Education:

National University of Singapore
Republic Polytechnic

Financial Institutions:

Orient Consumer Credit Pte Ltd
OCBC Auto Loan
iFAST Financial Pte Ltd

Government, Statutory Boards and Taxes:

Housing & Development Board
IRAS – Income Tax
IRAS – Property Tax
IRAS – Other Taxes (NEW)
URA Property Mkt Info Svc
URA Housing Developer License
URA Processing Fee (DC Submission)
MOE Post Secondary Education Account (PSEA) Contribution**

Insurance:

American International Assurance Co Ltd
Great Eastern Life Assurance Co Ltd
NTUC Income Insurance Co-operative Limited
Overseas Assurance Corp Ltd (General)
Overseas Assurance Corp Ltd (Life)

Internet and Other Service Providers:

Pacific Internet Limited
Bukit Batok Driving Centre Ltd
Metro Parking (S) Pte Ltd

Securities Firms:

DMG & Partners Securities Pte Ltd
AMFraser Securities Pte Ltd
CIMB-GK Securities Pte Ltd
Kim Eng Securities Pte Ltd
Lim & Tan Securities Pte Ltd
OCBC Securities Pte Ltd
OCBC-SOS
Phillip Securities Pte Ltd

Fines:

LTA - Fine Payment*
URA Fines*

Town Councils:

Aljunied Town Council
Ang Mo Kio Town Council
Bishan-Toa Payoh Town Council
East Coast Town Council
Holland-Bukit Panjang Town Council
Hong Kah Town Council
Hougang Town Council
Jalan Besar Town Council
Jurong Town Council
Marine Parade Town Council
Pasir Ris - Punggol Town Council
Potong Pasir Town Council
Sembawang Town Council
Tampines Town Council
Tanjong Pagar Town Council
West Coast Ayer Rajah Town Council

Travel Agencies:

Konsortium Express & Tours Pte Ltd*

Utilities and Telecommunications:

M1 Limited
Nexwave Telecoms Pte Ltd (formerly known as ST SunPage)
SP Services Limited
Singapore Telecoms
StarHub Ltd*

* These billing organisations will be available on Velocity@ocbc by default.

** The following billing organisations are only available on the channels specified:

1. MOE PSEA contribution is only available on ATM/ATM Plus.

2. Starhub Ltd is only available on Internet Banking, Mobile Banking and Phone Banking.

3. OCBC/Fairprice Plus Credit Cards are only available on ATM, Internet Banking, Mobile Banking and Consumer Phone Banking.

4. Konsortium Express & Tours Pte Ltd is only available on Internet Banking and Mobile Banking.

For an up-to-date listing of Billing Organisations, please refer to http://www.ocbc.com/personal-banking/banking/Bnk_Pmt_BillPayeeOrg.shtm



COMPANY INFORMATION

Company Name:	For Bank's Use - CIF No.:
Velocity@ocbc Organisation ID	A Velocity@ocbc Starter Kit will be sent to the Contact Person stated in the Business Account Application Form at the company mailing address

Maximum 12 characters with no blanks. Choice is subject to availability.
For service package upgrade, specify your current Organisation ID.

Velocity@ocbc SERVICE PACKAGE (Please tick one)

<input type="checkbox"/> New <input type="checkbox"/> Upgrade	<input type="checkbox"/> Basic	<input type="checkbox"/> Basic Plus	<input type="checkbox"/> Classic 1	<input type="checkbox"/> Classic 2	<input type="checkbox"/> Premium
Account Information ¹	Yes	Yes	Yes	Yes	Yes
Transactions ² (Payments/Collections/Trade)	No	Yes	Yes	Yes	Yes
Transaction Authorisation	No	Any 1 Creator/Authoriser to approve singly for any transaction and amount. Please also read and sign the Risk Disclosure Statement on next page.	Any 1 Authoriser to approve singly for any transaction and amount	Any 2 Authorisers to approve jointly for any transaction and amount	Complex Access and Authorisation controls with on-site training provided. We will contact you for further documentation and implementation details
Fees	a) 1 free Digipass ³ b) Additional Digipass at S\$20 each c) Other transaction fees apply (where applicable)				a) 10 free Digipasses ³ b) Additional Digipass at S\$20 each c) Other transaction fees apply d) Annual fee of S\$500 may apply ⁴
Debit Digipass Fees From Account No. (only if Applicable):					

AUTHORISED USER (Complete for Basic, Classic 1 & 2 Service Packages only)

Name	User ID <i>Max. 12 characters</i>	Basic Package	Classic Package <i>Nominate minimum 1 Creator, 2 Administrators & Authoriser(s); note that the same User cannot create and authorise the same transaction.</i>			
		Account Inquiry ⁵	Account Inquiry ⁵	Creator ⁶	Authoriser ⁷	Administrator ⁸
Mandatory for	Basic, Classic 1 & 2 packages	✓	✓	✓		✓
Mandatory for	Classic 1 & 2 packages	✓	✓		✓	✓
Mandatory for	Classic 2 package	✓	✓		✓	✓
		✓	✓	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		✓	✓	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		✓	✓	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

AUTHORISED USER (Complete for Basic Plus Service Package only)

Name	User ID <i>Max. 12 characters</i>	Mobile Number <i>(Mandatory)</i> <small>only Singapore-registered mobile phone numbers are eligible</small>	Email Address <i>(Mandatory)</i>	Account Inquiry ⁵	Creator ⁶ / Authoriser ⁷
Mandatory for	Basic Plus package only			✓	✓
				✓	✓
				✓	✓

ACCOUNT(S) TO BE ACCESSED USING Velocity@ocbc

Only your Current, Call and Fixed Deposit accounts with OCBC Bank can be accessed through Velocity@ocbc – Either tick 'All Accounts' or list the specific accounts to be included.

<input type="checkbox"/> All Accounts	Account No.	Account No.	Account No.	Account No.
---------------------------------------	-------------	-------------	-------------	-------------

BILL PAYMENT

Include Billing Organisations that you wish to make bill payments to via Velocity@ocbc (select from the list found in Application Procedure).

Billing Organisation 1	Bill Reference No.	Billing Organisation 3	Bill Reference No.
Billing Organisation 2	Bill Reference No.	Billing Organisation 4	Bill Reference No.

AGREEMENT (To be signed by person(s) authorised to apply for banking services)

To: Oversea-Chinese Banking Corporation Limited ("OCBC Bank")

I/We agree to abide and be bound by the Business Account Terms and Conditions (available at all OCBC Bank branches and at www.ocbc.com) which I/we have read and any amendments, alterations and additions thereto as may from time to time be made. I/We consent to disclosures as provided therein and agree that all payments be debited from my/our account(s) with you.

The person(s) whose information appear in the Authorised User section above and/or in other letter(s) of instruction is/are authorised to perform and effect the above services opted by me/us at any time and from time to time for and on my/our behalf in relation to the abovementioned accounts. I/We confirm that the abovementioned Authorised User(s) has/have sufficient authority to perform and effect all transactions of such services for and on our behalf and all such transactions shall be binding and conclusive on me/us.

By signing below, I/we am/are authorised to sign the application form for and on behalf of the company/association/club/society/partnership.

Authorised Signatory

Name:

Date:

Authorised Signatory

Name:

Date:

Authorised Signatory

Name:

Date:

Note: For Private or Limited companies, a board resolution is required to apply for this service. For non-profit organisations, minutes of meeting is required to apply for this service.

RISK DISCLOSURE STATEMENT IN CONNECTION WITH SINGLE CONTROL (Applicable for Basic Plus Service Package)

In the case of dual access or control ("Dual Control"), two or more people are required to be actively involved in order to complete a transaction. This involves having a person responsible for initiating or creating the transaction and another individual of higher authority to approve the transaction in the system. In the case of single access or control ("Single Control") only one person is required to complete a transaction. For all transactions initiated through Velocity@ocbc, the system defaults to have Dual Control in place as account fraud and identity theft are frequently the result of Single Control.

We fully understand and acknowledge the characteristics and risks of having Single Control, which carries risk of compromise when compared with the benefit of Dual Control scheme, which provides an extra layer of security. We hereby authorise OCBC Bank to proceed with Single Control setup in Velocity@ocbc. We shall assume and be responsible for the risks inherent in Single Control scheme. We undertake to indemnify and hold the bank fully indemnified from and against any loss, costs (including solicitor and client costs on a full indemnity basis), charges, damages, claims, demands, actions, proceedings and all other liabilities of whatever nature and howsoever incurred or suffered by us or the Bank as a result of the Bank agreeing to act on our said authorisation. We also understand and agree that the bank may modify the Terms and Conditions relating to OCBC Internet Banking Service or terminate the provision of Single Control scheme by notice to us at any time.

Authorised Signatory

Name:

Date:

Authorised Signatory

Name:

Date:

Authorised Signatory

Name:

Date:

OCBC Business Card

DECLARATION & AGREEMENT BY CARDHOLDER(S)

By signing below, I/we understand that I/we am/are requesting for OCBC to issue a Card to me/us. I/We acknowledge that the Card may only be used upon approval subject to the terms and conditions of the OCBC Business Card Agreement (the "Business Card Agreement"), a copy of which is available on the OCBC website (www.ocbc.com). I/We jointly and severally agree to be bound by the same which shall include any amendments, alterations and additions made thereto as may from time to time. I/We further acknowledge and agree that the Business Account Terms and Conditions (available at all OCBC Bank branches and at www.ocbc.com) which shall include any amendments and additions made thereto from time to time shall apply to my/our use of my/our OCBC business account and continue to apply in full force and effect. I/We agree and consent to the disclosure of any of my particulars as provided in the Business Card Agreement.

I/We jointly and severally:

- i. represent and warrant that all information provided by me/us in this application is true and complete and undertake to notify OCBC immediately of any change in such information;
- ii. represent and warrant that I have read, understood and agree to be bound by the Business Card Agreement;
- iii. confirm that I/we am/are not undischarged bankrupt(s);
- iv. authorise OCBC to conduct credit checks and verify information given in this application with any party (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) without reference to me/us;
- v. irrevocably and unconditionally consent for OCBC to disclose any information whatsoever relating to me/us as OCBC 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, I/we consent to such 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 other purpose whatsoever;
- vi. agree that OCBC has the absolute discretion to decline the application for the Card without giving any reason and to retain documents submitted as property of OCBC; and
- vii. agree and consent for OCBC to communicate with me/us with regard to any promotion relating to the Card by electronic mail, SMS or any other means which OCBC may deem appropriate at my/our contact details set out in this application or which I/we may furnish to OCBC from time to time. I/We hereby authorise OCBC to accept and act upon all communications or instructions from me/us to OCBC via electronic mail or SMS with regard to such promotions and OCBC shall not be liable if it acts upon such communications or instructions in good faith.

DECLARATION & AGREEMENT ON BEHALF OF THE APPLICANT (To be signed by person(s) authorised to apply for banking services)

The Applicant is desirous for Oversea-Chinese Banking Corporation Limited ("OCBC") to issue MasterCard debit card(s) (the "Card") to the above named Cardholder(s) for the convenience of such persons who are required to go on overseas business trips and generally to incur expenses on behalf of the Applicant.

I/We is/are duly authorised by the Applicant to request OCBC to issue the Card to the above named Cardholder(s) and that the information provided by me/us on the Cardholder(s) is/are accurate and correct.

The person(s) whose information appear in the Cardholder section(s) above and/or in other letter(s) of instruction is/are authorised to perform and effect the transactions through the respective Card(s) issued to them at any time and from time to time for and on behalf of the Applicant in relation to the above mentioned OCBC business account. The Applicant confirms that all such transactions shall be binding and conclusive on the Applicant.

By signing below, I/we understand that I/we am/are on behalf of the Applicant requesting for OCBC to issue a Card to each of the above named Cardholder(s). I/We acknowledge that the Card may only be used upon approval subject to the terms and conditions of the OCBC Business Card Agreement (the "Business Card Agreement"), a copy of which is available on the OCBC website (www.ocbc.com). I/We jointly and severally agree to be bound by the same which shall include any amendments, alterations and additions made thereto as may from time to time. I/We further acknowledge and agree that the Business Account Terms and Conditions (available at all OCBC Bank branches and at www.ocbc.com) which shall include any amendments and additions made thereto from time to time shall apply to my/our use of my/our OCBC business account and continue to apply in full force and effect. I/We agree and consent to the disclosure of any particulars of my/our accounts and the business account as provided in the Business Card Agreement. I/We hereby understand that the telephone numbers in this application will not be used to update (where applicable) any of the records maintained by the Bank in connection with my OCBC Business Card(s).

I/We jointly and severally and on behalf of the Applicant:

- i. represent and warrant that all information provided by me/us in this application is true and complete and undertake to notify OCBC immediately of any change in such information and to provide any information and documents required by OCBC on request;
- ii. represent and warrant that I have read, understood and agree to be bound by the Business Card Agreement and the Business Account Terms and Conditions;
- iii. confirm that I am/we are not an undischarged bankrupt(s) and there has been no statutory demand served on me/us;
- iv. authorise OCBC to conduct credit checks and verify information given in this application with any party (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) without reference to me/us;
- v. irrevocably and unconditionally consent for OCBC 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. Without prejudice to the foregoing, I/we consent to such 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 other purpose whatsoever;
- vi. agree that OCBC has the absolute discretion to decline the application for the Card without giving any reason and to retain documents submitted as property of OCBC; and
- vii. agree and consent for OCBC to communicate with me/us with regard to any promotion relating to the Business Card by electronic mail, SMS or any other means which OCBC may deem appropriate at my/our contact details set out in this application or which I/we may furnish to OCBC from time to time. I/We hereby authorise OCBC to accept and act upon all communications or instructions from me/us to OCBC via electronic mail or SMS with regard to such promotions and OCBC shall not be liable if it acts upon such communications or instructions in good faith.
- viii. confirm that if I/we or a proxy submit Image(s) for printing on my/our Card, I am/we are the legal and beneficial owner of the Image(s) submitted and the use of the Image(s) by OCBC and OCBC's vendors does not and will not infringe any other persons' rights, including intellectual property rights. I/we accept that there may be a difference in the colour of my/our Image when printed on the Card and that Images submitted will not be returned.

For company/association/club/society, I/we on behalf of the Applicant:

- i. confirm, agree and acknowledge that notwithstanding that the mandate for the operation of the OCBC business account is "Joint" or "All to Sign", the use of the Card(s) by the Cardholder(s) will result in the operation of the OCBC business account "singly" by a person who may or may not have been otherwise authorised to operate the OCBC business account;
- ii. agree to hold harmless and to indemnify and keep OCBC indemnified against all actions, proceedings, liabilities, losses, damages, claims, demands and expenses and including all legal costs (on a solicitor and client basis) and other costs charges and expenses which OCBC may incur or sustain by reason of or in connection with the issue of the Card(s); and
- iii. confirm that the company/association/club/society is not insolvent, wound up nor placed in liquidation, judicial management or receivership.

By signing below, I/we confirm that I/we am/are authorised to sign the application form for and on behalf of the company/association/club/society/partnership*.

_____ Authorised Signatory Name: Date:	_____ Authorised Signatory Name: Date:	_____ Authorised Signatory Name: Date:
---	---	---

* Please sign in accordance with the mandate for your OCBC business account which the OCBC Business Card(s) will be linked to.

FOR BANK'S USE ONLY

Staff ID

Signed by Authorised Person(s) to apply for banking services

Please complete this form and mail it back to us at:

Oversea-Chinese Banking Corporation Limited, OCBC Business Card, Robinson Road P.O. Box 1386, Singapore 902736

Please note:

- In submitting your business logo ("Image"), you agree to abide and be bound by the OCBC Business Card Agreement, in particular the terms relating to the PictureCard Service which may be found at the OCBC website www.ocbc.com
- By submitting this form, you hereby represent and warrant as follows:
 - The Applicant is the legal and beneficial owner of the Image.
 - The use of the Image by OCBC and OCBC's vendors does not and will not infringe any other person's rights, including intellectual property rights.
- Images submitted will not be returned.
- Due to the card production process and difference in materials used, there may be a slight difference in the colour of your Image when printed on the Business Card.
- Please contact our dedicated hotline at (65) 6538 1111 if you have queries on the Image submission process.

ALL FIELDS MUST BE COMPLETED TO ENSURE IMMEDIATE PROCESSING.

APPLICANT DETAILS		
Registered name of company/association/club/society/partnership as per Certificate of Incorporation (the "Applicant"):		Unique Entity/Registration/Gazette No.:
Contact person for Image-related matters	Image submitted by	Date of submission: (DD/MM/YYYY)
Name:	Name:	
Contact number:	Signature:	



IMAGE SUBMISSION GUIDE

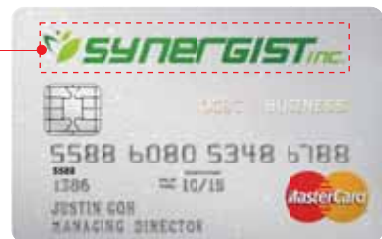
If you wish to receive Business Cards that are not customised with your Image:

No further action is needed. You will automatically receive a card with the OCBC logo (as shown below).



If you wish to receive Business Cards that are customised with your Image:

Your Image will be printed here



Sample OCBC Business Card

1. Please provide an Image that is:
 - Horizontal in format
 - Between 1cm and 1.5cm in height and no wider than 8cm in width
 - Clearly printed on a plain, single-colour background (preferably white)
2. Draw a circle around your Image (as shown in the example above).
3. Complete the information required above and return it to us within 10 days of applying for your Card(s), otherwise the OCBC logo will be printed in place of your Image.
4. Please note that this same Image will be printed on all Cards issued to the Applicant now and in the future.
5. The title of the Cardholder will only appear on the Card if this completed Logo Submission Form is submitted together with the OCBC Business Card Application Form, and the application to have the Image printed on the Card is successful.

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

BUSINESS REPLY SERVICE
PERMIT NO. 01808



Oversea-Chinese Banking Corporation Limited

OCBC BUSINESS CARD
ROBINSON ROAD P.O. BOX 1386
Singapore 902736

PhoneBanking

1. Complete the relevant section(s) of the application form

At least 1 Authorised User is to be appointed for the service applied.

2. Application will be processed as follows upon receipt of completed forms

PhoneBanking : Same day for application processed at the branch

3. Notes on PhoneBanking

PhoneBanking Services

Service Type 1	Service Type 2	Service Type 3
<ul style="list-style-type: none"> • Balance Enquiry • Bill Payment • Cheque Book Request • Cheque Status Enquiry • Funds Transfer 	<ul style="list-style-type: none"> • Statement Enquiry • Statement Request • Stop Cheque 	<ul style="list-style-type: none"> • Balance Enquiry • Cheque Book Request • Cheque Status Enquiry • Statement Enquiry • Statement Request • Stop Cheque

4. Billing Organisations

Country Clubs and Societies:

National University of Singapore Society
Orchid Country Club
Raffles Country Club
SAFRA National Service Association
Singapore Cricket Club
Singapore Soka Association
Singapore Island Country Club
Singapore Swimming Club
The American Club
The Law Society of Singapore
National Service Resort & Country Club

Credit Cards:

American Express International Inc.
OCBC/Fairprice Plus Credit Card**
OCBC/FP Plus Card
Diners Club (S) Pte Ltd

Departmental Stores and Retail Services:

C K Tang Ltd
Courts (Singapore) Ltd
Isetan (S) Limited
Singapore Press Holdings Ltd

Education:

National University of Singapore
Republic Polytechnic

Financial Institutions:

Orient Consumer Credit Pte Ltd
OCBC Auto Loan
iFAST Financial Pte Ltd

Government, Statutory Boards and Taxes:

Housing & Development Board
IRAS – Income Tax
IRAS – Property Tax
IRAS – Other Taxes (NEW)
URA Property Mkt Info Svc
URA Housing Developer License
URA Processing Fee (DC Submission)
MOE Post Secondary Education Account (PSEA) Contribution*#

Insurance:

American International Assurance Co Ltd
Great Eastern Life Assurance Co Ltd
NTUC Income Insurance Co-operative Limited
Overseas Assurance Corp Ltd (General)
Overseas Assurance Corp Ltd (Life)

Internet and Other Service Providers:

Pacific Internet Limited
Bukit Batok Driving Centre Ltd
Metro Parking (S) Pte Ltd

Securities Firms:

DMG & Partners Securities Pte Ltd
AMFraser Securities Pte Ltd
CIMB-GK Securities Pte Ltd
Kim Eng Securities Pte Ltd
Lim & Tan Securities Pte Ltd
OCBC Securities Pte Ltd
OCBC-SOS
Phillip Securities Pte Ltd

Fines:

LTA - Fine Payment*
URA Fines*

Town Councils:

Aljunied Town Council
Ang Mo Kio Town Council
Bishan-Toa Payoh Town Council
East Coast Town Council
Holland-Bukit Panjang Town Council
Hong Kah Town Council
Hougang Town Council
Jalan Besar Town Council
Jurong Town Council
Marine Parade Town Council
Pasir Ris - Punggol Town Council
Potong Pasir Town Council
Sembawang Town Council
Tampines Town Council
Tanjong Pagar Town Council
West Coast Ayer Rajah Town Council

Travel Agencies:

Konsortium Express & Tours Pte Ltd*

Utilities and Telecommunications:

M1 Limited
Nexwave Telecoms Pte Ltd (formerly known as ST SunPage)
SP Services Limited
Singapore Telecoms
StarHub Ltd*

* Default Bill Payee Organisations

The following billing organisations are only available on the channels specified:

1. MOE PSEA contribution is only available on ATM/ATM Plus.

2. Starhub Ltd is only available on Internet Banking, Mobile Banking and Phone Banking.

3. OCBC/Fairprice Plus Credit Cards are only available on ATM, Internet Banking, Mobile Banking and Consumer Phone Banking.

4. Konsortium Express & Tours Pte Ltd is only available on Internet Banking and Mobile Banking.

For an up-to-date listing of Billing Organisations, please refer to http://www.ocbc.com/personal-banking/banking/Bnk_Pmt_BillPayeeOrg.shtml

For more information, please call our Business Banking Commercial Service Centre at Tel: (65) 6538 1111.



APPLICATION FORM FOR PHONEBANKING

Please complete this form in **BLOCK LETTERS** and tick/cancel where appropriate.
 Application will be processed within 7 business days upon receipt of duly completed form.

COMPANY'S PARTICULARS

Company Name		Unique Entity/Registration/Gazette No.	
Contact Person	Telephone	Fax	Mobile

AUTHORISED USER 1 PARTICULARS FOR PHONEBANKING

Name (Dr/Mr/Mrs/Miss/Mdm)		NRIC/Passport No.	
Telephone	Fax	Mobile	
Signature			

PHONEBANKING SERVICES FOR YOUR AUTHORISED USER 1

- Access all accounts** (SGD and Foreign Currency)
 Only access these accounts

Account Number

			-					-			
			-					-			

Account Number

			-					-			
			-					-			

Select PhoneBanking Services (Please tick only one box below)

<input type="checkbox"/> Service Type 1 (PBCS1) <ul style="list-style-type: none"> • Balance Enquiry • Bill Payment • Cheque Book Request • Cheque Status Enquiry • Funds Transfer • Statement Enquiry • Statement Request • Stop Cheque 	<input type="checkbox"/> Service Type 2 (PBCS2) <ul style="list-style-type: none"> • Balance Enquiry • Bill Payment • Funds Transfer • Statement Enquiry 	<input type="checkbox"/> Service Type 3 (PBCS3) <ul style="list-style-type: none"> • Balance Enquiry • Cheque Book Request • Cheque Status Enquiry • Statement Enquiry • Statement Request • Stop Cheque
---	---	---

AUTHORISED USER 2 PARTICULARS FOR PHONEBANKING

Name (Dr/Mr/Mrs/Miss/Mdm)		NRIC/Passport No.	
Telephone	Fax	Mobile	
Signature			

PHONEBANKING SERVICES FOR YOUR AUTHORISED USER 2

- Access all accounts** (SGD and Foreign Currency)
 Only access these accounts

Account Number

			-					-			
			-					-			

Account Number

			-					-			
			-					-			

Select/Change PhoneBanking Services (Please tick only one box below)

<input type="checkbox"/> Service Type 1 (PBCS1) <ul style="list-style-type: none"> • Balance Enquiry • Bill Payment • Cheque Book Request • Cheque Status Enquiry • Funds Transfer • Statement Enquiry • Statement Request • Stop Cheque 	<input type="checkbox"/> Service Type 2 (PBCS2) <ul style="list-style-type: none"> • Balance Enquiry • Bill Payment • Funds Transfer • Statement Enquiry 	<input type="checkbox"/> Service Type 3 (PBCS3) <ul style="list-style-type: none"> • Balance Enquiry • Cheque Book Request • Cheque Status Enquiry • Statement Enquiry • Statement Request • Stop Cheque
---	---	---

BILL PAYMENT ARRANGEMENT (Applicable to PhoneBanking Services)

Add	Name of Organisation	Bill Reference Number
<input type="checkbox"/>	<input type="text"/>	<input type="text"/>
<input type="checkbox"/>	<input type="text"/>	<input type="text"/>
<input type="checkbox"/>	<input type="text"/>	<input type="text"/>
<input type="checkbox"/>	<input type="text"/>	<input type="text"/>

AGREEMENT (To be signed by person(s) authorised to apply for banking services)

To: Oversea-Chinese Banking Corporation Limited (“OCBC Bank”)

I/We agree to abide and be bound by the Business Account Terms and Conditions (available at all OCBC Bank branches and at www.ocbc.com) which I/we have read and any amendments, alterations and additions thereto as may from time to time be made. I/We consent to disclosures as provided therein and agree that all payments be debited from my/our account(s) with you.

The person(s) whose information appear in the Authorised User section above and/or in other letter(s) of instruction is/are authorised to perform and effect the above services opted by me/us at any time and from time to time for and on my/our behalf in relation to the abovementioned accounts. I/We confirm that the abovementioned Authorised User(s) has/have sufficient authority to perform and effect all transactions of such services for and on our behalf and all such transactions shall be binding and conclusive on me/us.

By signing below, I/we confirm that I/we am/are authorised to sign the application form for and on behalf of the company/association/club/society/partnership.

 Authorised Signatory
 Name
 Date

 Authorised Signatory
 Name
 Date

 Authorised Signatory
 Name
 Date

FOR BANK’S USE

Resolution Existing New

Remarks	Attended by	Authorised by	Input Checked by

eAlerts@ocbc

1. Notes on eAlerts@ocbc - Cash**i. Types of eAlert Notifications offered:**

- a. Daily Available Account Balance Alert (no alert will be sent if there's no change in daily account balance)*.
- b. Funds Top-up Alert (to prevent bounced cheques from SGD and USD Current Account).
- c. Returned Cheque Alert (Cheques from SGD Current Account only).
- d. Incoming Funds Alert*.
- e. Outgoing Funds Alert*.
- f. SGD Time Deposit Withdrawal Alert.
- g. Telegraphic Transfer Reference Number Alert.
- h. Business Receivable Financing Alert.
- i. Successful GIRO Deduction Alert (for your Direct Debit Authorisation arrangement with selected government Billing Organisations determined by OCBC bank - CPF Board, IRAS and Singapore Customs).
- j. Unsuccessful GIRO Deduction Alert (for your Direct Debit Authorisation Arrangement with all Billing Organisations. Billing Organisation can be a government agency or private company).

*Alerts available On-demand and during weekends and public holidays, between 9am to 10pm.

Note: All other alerts available only for Mondays to Fridays, between 9am to 10pm.

ii. Incoming/Outgoing Funds Alert:

- a. Covers all funds paid into/withdrawn from account for Telegraphic Transfers, MEPS (SGD real-time payment), Internal Funds Transfer, GIRO, Cashier's Order, Cash Withdrawal or Cash Deposit, etc.
- b. Two **choices** of incoming/outgoing fund alerts:
 - Alerts will be sent at periodic intervals determined by OCBC bank for **batched** notification.
 - Alerts will be sent on a **per transaction** basis.
- c. Alerts will be sent (on a batched **or** per transaction basis) if the cumulative cleared funds and transaction amount exceed the threshold amount pre-defined by you or OCBC Bank.

d. i. Batched Notification

The threshold amount shall be pre-defined in the same currency as the currency of the account. For example, if the pre-defined threshold for a SGD account is 5,000, then alerts will be sent on a batched basis for cumulative cleared funds exceeding SGD5,000. Likewise, if the pre-defined threshold for a USD account is 5,000, then alerts will be sent on a batched basis for cumulative cleared funds exceeding USD5,000.

ii. Per transaction Notification

The threshold amount is set at 1,000, in the same currency as the currency of the account. For example, alerts will be sent for per transaction exceeding SGD1,000. Likewise, if it's a USD account, alerts will be sent for per transaction exceeding USD1,000.

- e. In cases where there is more than one Authorised User for the same amount, only a single pre-defined threshold is allowed for each account.

iii. Information and Services On-demand

You can access information on your cash flow On-demand with eAlerts@ocbc. You also have the flexibility to halt the notification on Daily Available Account Balance. On-demand service is available from 9am to 10pm, including weekends and public holidays for Daily available account balance, Incoming and Outgoing funds alerts. All other On-demand alerts available only for Mondays to Fridays, between 9am to 10pm. Simply SMS the respective code to 73399.

iv. Fees:

- a. A monthly fee of S\$20 will be payable for any **ONE** of the following combinations:
 - Two different accounts with one Authorised User or
 - One account with two different Authorised Users or
 - Account 1 for Authorised User 1 and Account 2 for Authorised User 2.
- b. A monthly fee of S\$10 will be payable for each additional account or authorised user to be alerted.
- c. A monthly fee of S\$30 will be payable for the combination of Cash eAlerts (SMS or email) with Trade Finance eAlerts (2 different email user addresses).
- d. Pro-rated fees upon termination of service.
- e. **First 3 months free, charges from the 4th month onwards.**
- f. No reminder will be sent at the end of the fee waiver period.

v. Termination of Service:

Termination of service will have to be made through a maintenance form, available from all OCBC branches or downloaded from www.ocbc.com. Service will be terminated within 3 business days upon receipt of duly completed form.

vi. Mode of Cash Alert:

Either by SMS or email.

vii. Mobile Phone Number:

Only Singapore-registered mobile phone numbers are eligible.

2. Notes on eAlerts@ocbc - Trade Finance**i. Types of eAlert Notifications offered for the following types of trade products:**

- a. Export Collection (documentary & cheques/drafts).
- b. Export Bills under Letters of Credit.
- c. Packing Loan (pre-export).
- d. Invoice Financing (sales & purchases).

Email alert notification includes details such as your ref, parties (Drawee, Collecting Bank, Issuing Bank), breakdown of fees and charges.

- a. Export Collection (documentary bills & cheques/drafts)
 - i. Acknowledgement of export collection (documentary bills) by OCBC Bank, forwarded to Collecting Bank; and
 - ii. Acceptance advice of documentary bill maturity date (for usance bills only); and
 - iii. Credit of proceeds of your export collection (documentary bills & cheques/drafts) to your account.
- b. Export Bills under Letters of Credit
 - i. Acknowledgement of export documents after checked and/or processed by OCBC Bank and forwarded to Issuing Bank or Negotiating Bank (for restricted LC bills); and
 - ii. Acceptance advice of usance bill maturity date (for usance bills) by the Issuing Bank; and
 - iii. Credit of proceeds of your Export Bills under LC to your account, either at negotiation (for bills prepay or purchase; subject to approval by OCBC Bank) or upon receipt of payment by OCBC Bank.
- c. Packing Loan (pre-export)
 - i. Payment credited to your account or proceeds effected directly to the supplier of the goods, as per your instructions stipulated in your application form to OCBC Bank.
 - ii. Upon maturity, debit from your account for settlement of packing loan.
- d. Invoice Financing (sales & purchases)
 - i. Proceeds credited or effected to beneficiary/beneficiary bank as per your instructions stipulated in your application form to OCBC Bank.
 - ii. Upon maturity, debit from your account for settlement of the invoice financing loan.

ii. Fees:

- a. A monthly fee of S\$20 will be payable for Trade Finance eAlerts for 2 different email user addresses.
- b. A monthly fee of S\$10 will be payable for each additional authorised user to be alerted.
- c. A monthly fee of S\$30 will be payable for the combination of Trade Finance eAlerts (2 different email user addresses) with Cash eAlerts (SMS or email).
- d. Pro-rated fees upon termination of service.
- e. **First 3 months free, charges from the 4th month onwards.**
- f. No reminder will be sent at the end of the fee waiver period.

iii. Termination of service:

Termination of service will have to be made through a maintenance form, available from all OCBC branches or downloaded from www.ocbc.com. Service will be terminated within 3 business days upon receipt of duly completed form.

iv. Mode of Trade Alert:

By email only. Email alerts will be sent at periodic intervals determined by OCBC Bank.

Acknowledged by customer: _____

AUTHORISED USER 2 — Particulars for Trade Finance eAlerts

Name:

NRIC No.:

Email address:

Authorised User's Signature

Date

Debit fees from account no. [][][][] - [][][][][][][][][] - [][][][][][][][][][] for applicable fees and charges

AGREEMENT (To be signed by person(s) authorised to apply for banking services)

To: Oversea-Chinese Banking Corporation Limited ("OCBC Bank")

I/We agree to abide and be bound by the Business Account Terms and Conditions (available at all OCBC Bank branches and at www.ocbc.com) which I/we have read and any amendments, alterations and additions thereto as may from time to time be made. I/We consent to disclosures as provided therein and agree that all payments be debited from my/our account(s) with you.

The person(s) whose information appear in the Authorised User section above and/or in other letter(s) of instruction is/are authorised to perform and effect the above services opted by me/us at any time and from time to time for and on my/our behalf in relation to the abovementioned accounts. I/We confirm that the abovementioned Authorised User(s) has/have sufficient authority to perform and effect all transactions of such services for and on our behalf and all such transactions shall be binding and conclusive on me/us.

By signing below, I/we confirm that I/we am/are authorised to sign the application form for and on behalf of the company/association/club/society/partnership.

We agree that all statements relating to the fees and charges payable for the eAlerts services shall be sent to the mailing address of the debit account. In the event that we have more than one account with the bank and have subscribed for the eAlerts services for more than one account, we agree that the fees and charges payable in respect of the eAlerts services for all such accounts may be consolidated into one statement and the consolidated statement be sent to the mailing addresses of all the respective debit accounts.

Authorised Signatory

Name:

Date:

Authorised Signatory

Name:

Date:

Authorised Signatory

Name:

Date:

FOR BANK'S USE

Attended by

Interbank GIRO Arrangement



APPLICATION FORM FOR INTERBANK GIRO ARRANGEMENT

NOTES:

1. Please complete this form and mail it back to us at: **Oversea-Chinese Banking Corporation Limited, Account Services, Bras Basah Post Office, Locked Bag Service No. 8, Singapore 911886**
2. Please call our OCBC Customer Service at (65) 6538 1111 if you have any enquiries.
3. If you make any amendment or cancellation on the form, please sign against the amendment or cancellation.

SECTION 1: FOR APPLICANT'S COMPLETION

To: OVERSEA-CHINESE BANKING CORPORATION LIMITED

My/Our Name(s) as in OCBC Bank Account:

My/Our OCBC Bank Account Number to be debited:	My/Our Email Address(es):
--	---------------------------

My/Our Contact Number(s):

SECTION 2: PAYMENT CONSENT

I/We hereby authorise the Billing Organisation(s) below to debit my/our account for payment of my/our bill(s).

Please provide the reference number for the Billing Organisation(s) in respect of whom you want the GIRO arrangement to apply.

Name of Billing Organisation	Customer's Billing Organisation Reference Number	Reference Number Guide
HDB-Rent		11 digits HDB Account No. for rent payment
Inland Revenue Authority of Singapore (Income Tax For Corporate Taxpayer)		Taxpayer's Income Tax Reference No.
Inland Revenue Authority of Singapore (Property Tax)		Taxpayer's Property Tax Reference No.
MobileOne Ltd		Account No. as shown on the MobileOne bill statement
OCBC Auto Loan (Car Loan)		10-digit loan account no. (HP Agreement No.) as shown on the first page of the Hire Purchase Agreement
NTUC Income Insurance Cooperative Limited		Insurance Policy No.
Singapore Telecommunications Ltd		Account No. as show on the Billing Organisation's bill statement
StarHub Ltd (Mobile, IDD, Digital Voice & Data)		PAYMENT CODE can be found on the top right hand corner of the bill
StarHub Cable Vision Ltd (Digital Cable & MaxOnline)		CUSTOMER No. as shown on the bill statement
The Great Eastern Life Assurance Co. Ltd (Life Policy)		8-digit Insurance Policy No.
The Great Eastern Life Assurance Co. Ltd (Accident & Health Policies)		8-digit Insurance Policy No.
The Overseas Assurance Corporation Ltd (both OAC Life and Accident & Health Policies)		8-digit Insurance Policy No.

By signing below, I/we confirm that I/we understand and agree as follows:

1. I/We agree to abide and be bound by the Business Account Terms and Conditions (available at all OCBC Bank branches and at www.ocbc.com) which I/We have read and any amendments, alterations and additions thereto as may from time to time be made. I/We consent to disclosures as provided therein and agree that all payments be debited from my/our accounts with you.
2. I/We hereby instruct and authorise OCBC Bank to process the Billing Organisation(s) instructions to debit my/our account.
3. OCBC Bank is entitled to reject the Billing Organisation(s) debit instructions if my/our account does not have sufficient funds and charge me/us a fee for this. OCBC Bank may also at its discretion allow the debit even if this results in an overdraft on the account and impose charges accordingly.
4. This authorisation will remain in force until terminated by OCBC Bank's written notice sent to my/our address last known to OCBC Bank or upon receipt by OCBC Bank of my/our written revocation through the relevant Billing Organisation(s).
5. I/We confirm that I/we have read, understood and agree to be bound by the Terms and Conditions overleaf.

Authorised Signatory
Name:
Date:

Authorised Signatory
Name:
Date:

Authorised Signatory
Name:
Date:

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

BUSINESS REPLY SERVICE
PERMIT NO. 08066



Oversea-Chinese Banking Corporation Limited

Account Services
Bras Basah Post Office
Locked Bag Service No. 8
Singapore 911886

Co.Reg.No: 193200032W

TERMS AND CONDITIONS

1. By applying for this Interbank GIRO arrangement you agree to be bound by these terms and conditions.
2. Only complete applications will be processed. OCBC Bank is entitled to reject applications which are in its opinion incomplete.
3. You warrant that the information you have provided is true and accurate and you consent for OCBC Bank to disclose such information or any part thereof to any person or any organisation as may be necessary to facilitate this Interbank GIRO arrangement.
4. Your OCBC Bank account must be in good standing and remain valid for the bills to be debited successfully.
5. Please allow at least six (6) weeks for the processing of your application.
6. The approval of your application is subject to approval being obtained from the respective Billing Organisations.
7. Please continue to pay your bills to the various Billing Organisations until your bill is successfully debited from your OCBC Bank account and the debited amount is reflected on your OCBC monthly account statement.
8. If your payments are currently made pursuant to an existing GIRO arrangement, the existing GIRO payment will be terminated upon the successful application of this Interbank GIRO arrangement.
9. Should you close your OCBC Bank account or wish to terminate this payment arrangement, please notify the respective Billing Organisation(s) and/or make alternative payment arrangements.
10. For payments unsuccessfully debited from your account, you remain responsible for making payment to the relevant Billing Organisation(s) by other means.
11. OCBC Bank shall not be liable for any loss or damage due to any failure to accept or act on, or for errors or delays or defaults of any kind in accepting, or acting on, any instructions given by you or any person to debit or credit any amount in connection with or pursuant to the Interbank GIRO arrangement or in respect of any claims made against you by any person in relation thereto.
12. OCBC Bank may at its discretion and at any time add to, alter, vary or modify all or any of the above terms and conditions.