

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 amendment, alteration and addition 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 amendment and addition 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.
- viii. understand that the mobile phone number(s) in this application may be used to update (where applicable) any of the records maintained by OCBC in connection with my/our personal accounts with OCBC, including but not limited to my/our personal savings, current and time deposit accounts, credit cards, unit trust/CPF investments/SRS accounts and loans.

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 amendment, alteration and addition 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 amendment and addition 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 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 document 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*.

<p>_____ Authorised Signatory Name: Date:</p>	<p>_____ Authorised Signatory Name: Date:</p>	<p>_____ Authorised Signatory Name: Date:</p>
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* To be signed by persons authorised to apply for banking services as specified in board resolution/minutes of meeting.

FOR BANK'S USE ONLY

Attended By: Staff ID, Stamp & Signature	Checked By: CSM/BM Name, Stamp & Signature (For Branches only)	Branch Stamp (For Branches only)
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LOGO SUBMISSION FORM FOR OCBC BUSINESS CARD

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

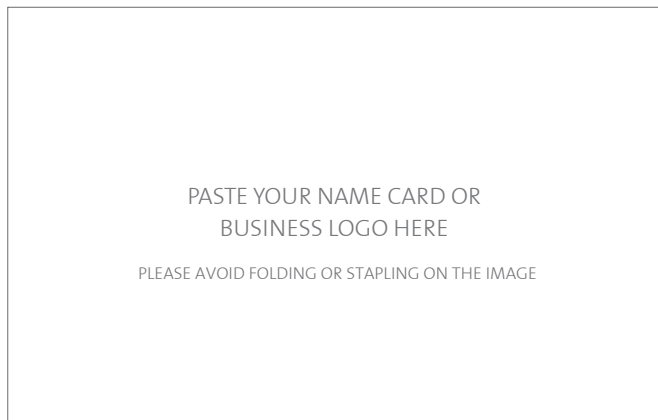
Oversea-Chinese Banking Corporation Limited, OCBC Business Card, Robinson Road P.O. Box 1386, Singapore 902736

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:	



An example:



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



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