



BEST-OCBC Platinum MasterCard Acceptance Form



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BUSINESS REPLY ENVELOPE
PERMIT NO. 08822



OVERSEA-CHINESE BANKING CORPORATION LIMITED
OCBC CREDIT CARDS
ROBINSON ROAD P.O. BOX 8222
SINGAPORE 908006

OCBC CREDIT CARD: BY SIGNING OVERLEAF, I/WE UNDERSTAND THAT I/WE AM/ARE APPLYING FOR THE OCBC CREDIT CARD (THE "CREDIT CARD"), I/WE ACKNOWLEDGE THAT THE CREDIT CARD MAY ONLY BE USED UPON APPROVAL SUBJECT TO THE TERMS AND CONDITIONS OF THE OCBC CARDMEMBERS AGREEMENT (THE "CARDMEMBERS AGREEMENT"), A COPY OF WHICH WILL BE SENT WITH THE CREDIT CARD. I/WE JOINTLY AND SEVERALLY AGREE TO BE BOUND BY THE SAME WHICH SHALL INCLUDE ANY AMENDMENTS AND ADDITIONS MADE HERETO FROM TIME TO TIME. I/WE AGREE AND CONSENT TO THE DISCLOSURE OF ANY PARTICULARS OF MY/OUR ACCOUNTS AND THE CARD ACCOUNT AS PROVIDED IN THE CARDMEMBERS 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 CREDIT CARDS).

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) confirm that I am/we are not an undischarged bankrupt(s) and there has been no statutory demand served on me/us;
 (iii) understand that, in relation to the OCBC Credit Card, the OCBC PhoneBanking Services and Internet Banking Services and additions made there to from time to time) which the principal applicant agrees to be bound by, a copy of which will be made available to the principal applicant;
 (iv) authorises 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 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, 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 my/our application for the OCBC Credit Card without giving any reason and to retain documents submitted as property of OCBC;
 (vii) agree that the Principal Cardmember shall be responsible for all liabilities (including all liabilities incurred in respect of goods and services, cash advances, annual fees and all other fees and charges) incurred in respect of the Principal Card and all Supplementary Cards and each Supplementary Cardmember shall be responsible for all liabilities (including all liabilities incurred in respect of goods and services and cash advances) incurred in respect of the Supplementary Card issued to him/her;
 (viii) agree and consent for OCBC to communicate with me/us with regard to any promotion relating to the Credit 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.

MINIMUM PAYMENT - 3% of the total balance or \$550, whichever is higher, plus any overdue amount and excess in credit limit.
 LATE PAYMENT FEE - \$555 if minimum payment specified in the Billing Statement is not received by the Payment Due Date.
 INTEREST CHARGES - 24.96% p.a. (minimum charge of \$52.50)
 CASH ADVANCE FEE - 6% on the amount withdrawn (minimum \$15)
 INTEREST CHARGES - 28.92% p.a. on the amount withdrawn (minimum charge of \$52.50)
 FOR CASH ADVANCE



BEST-OCBC PLATINUM MASTERCARD ACCEPTANCE FORM

Fax to: 6784 5206

Platinum Annual Fees: Principal Card – S\$30 p.a. Supplementary Card – S\$30 p.a.
(For existing BEST-OCBC MasterCard members)

Please be informed that your BEST-OCBC MasterCard will be discontinued on 28 February 2010. Simply complete and sign on this form (including your Supplementary Cardmembers, if any) and mail it back to us or fax it to **6784 5206** by **31 January 2010** for your card to be replaced with the BEST-OCBC Platinum MasterCard.

By signing below, I/we acknowledge that I/we have read and fully understood the Declaration and Agreement stated overleaf. I/We agree to abide by and be bound by the matters stated therein.

YES! I/We would like to replace my existing BEST-OCBC MasterCard with the BEST-OCBC Platinum MasterCard. I/we understand that the credit card chosen may only be used subject to the terms and conditions of the OCBC Cardmembers Agreement and the credit limit and embossed name of my BEST-OCBC Platinum MasterCard will be the same as my BEST-OCBC MasterCard.

* Your existing BEST-OCBC MasterCards (Main and Supplementary Cards) will be discontinued upon first use of your new BEST-OCBC Platinum MasterCard or 15 days upon issuance of your new BEST-OCBC Platinum MasterCard, whichever is earlier.

* Please ensure that your BEST-OCBC MasterCard account is not overdue or over limit before accepting the BEST-OCBC Platinum MasterCard to avoid any delays as your Card will only be replaced when your account is current.

MY PERSONAL DATA

Full name as per NRIC / Passport:

NRIC / Passport:

Contact No.:

Principal Applicant's Signature & Date

Please sign as you would for all future transactions.

MY 1st EXISTING SUPPLEMENTARY CARD APPLICANT'S DETAILS

Full name as per NRIC / Passport:

NRIC / Passport:

Contact No.:

Supplementary Applicant's Signature & Date

Please sign as you would for all future transactions.

MY 2nd EXISTING SUPPLEMENTARY CARD APPLICANT'S DETAILS

Full name as per NRIC / Passport:

NRIC / Passport:

Contact No.:

Supplementary Applicant's Signature & Date

Please sign as you would for all future transactions.

MY 3rd EXISTING SUPPLEMENTARY CARD APPLICANT'S DETAILS

Full name as per NRIC / Passport:

NRIC / Passport:

Contact No.:

Supplementary Applicant's Signature & Date

Please sign as you would for all future transactions.

FOR BANK USE ONLY

- | | | |
|--------------------------------|--------------------------------|-----------------------------------|
| <input type="checkbox"/> MName | <input type="checkbox"/> MID | <input type="checkbox"/> MSign |
| <input type="checkbox"/> 09 | <input type="checkbox"/> EName | <input type="checkbox"/> EID |
| <input type="checkbox"/> ESign | <input type="checkbox"/> CStop | <input type="checkbox"/> Complete |

OCBC Credit Cards Hotline
1800 363 3333 or (65) 6363 3333
www.ocbc.com