

OCBC YES! Debit Card

YES!
I GET GREAT
OCBC CARD
DEALS!

YES!
I CAN GET
CASH AT ATMs
OVERSEAS TOO!

YES!
I CAN SIGN
FOR MY SHOPPING
WORLDWIDE!

YES!
I GET IT
FREE!

YES!
I CAN TAP TO
PAY MRT AND
BUS FARES!

YES!
I CAN PAY
ONLINE AND OVER
THE PHONE!



It all begins with
YES!



OCBC Bank

We're delighted to present you with the new **OCBC YES! Card**. It's designed to give even more convenience and financial control. Read on and discover the many new features and privileges that come with it.

	OCBC ATM Card	OCBC YES! Card
VISA		✓
NETS	✓	✓
Visa payWave		✓
ATM	✓	✓
(ATM withdrawals overseas)	✓	✓
(Fare payments for MRT and buses)		✓
Better Security with EMV Chip		✓
24/7 change of Visa spending limit at ATM		✓

Now you truly only need one card – OCBC YES! Card – when you are out and about, in Singapore and overseas.

Here's what the OCBC YES! Card can do for you

YES! Sign to pay

VISA Sign to pay with your card at all merchants that accept Visa and MasterCard payments, be it in Singapore or anywhere in the world. All payments will be debited immediately from your deposit account. You can also use this card for your online shopping, like Internet booking for your next movie, and purchases over the phone such as ordering burgers or pizzas.

YES! Change your daily Visa spending limit via ATM

Spend up to S\$5000 daily, subject to available balance in your deposit account. If you need to adjust your spending limit, simply visit any OCBC ATM to change it instantly.

YES! PIN to pay

NETS Pay using PIN for NETS transactions at over 14,000 merchants in Singapore.

YES! Touch to pay

With your card's Visa payWave feature, you only need to wave to make payments, with no signature or PIN required.

YES! Withdraw cash conveniently in Singapore

ATM Use it to withdraw cash at OCBC ATMs distributed across convenient locations including major shopping malls, FairPrice or 7-Eleven outlets.

YES! Withdraw cash conveniently in overseas

PLUS Withdraw cash from over 1 million Visa/Plus ATMs worldwide.

You can also withdraw cash from any OCBC ATMs, participating MEPS (Malaysian Electronic Payment System) banks with NETS logos in Malaysia or OCBC-NISP ATMs in Indonesia.

YES! Pay for public transport

ezlink Your card now comes with an ez-link purse that allows you to make payments wherever EZ-Link payments are accepted which includes retail outlets, Bus, MRT and Taxi fares.

You will be automatically enrolled* for EZ-Reload to give you the convenience of hassle-free top-ups. Each auto top-up is pre-set at S\$50. Do note that there is S\$0.25 convenience fee charged for each auto top-up.

*S\$50.25 is earmarked from the Designated Account at the point the Bank approves your application for the card in order to register you for EZ-Reload. If you do not activate EZ-Reload and trigger the auto top-up, the earmarked amount will be released after 7 days from the date the amount is earmarked from the Designated Account.

YES! Spend to waive your annual fee

You can have your card for free perpetually.

Just charge via Visa S\$5 a day or S\$1,800 within 12 months to your card at Visa/MasterCard merchants and you will enjoy a fee waiver on your following card anniversary.

YES! Protection against theft or loss of card

If your card is lost or stolen, notify us immediately at 1800 363 3333 and you will only be liable for up to S\$100*.

*This liability cap of S\$100 excludes the EZ-Link stored value on your OCBC YES! Card.

YES! Great deals and discounts on OCBC Cards

As an OCBC Cardmember, you also enjoy privileges that are available to OCBC Credit Card customers. These include promotions, discounts and offers on entertainment, travel, dining and much more! Visit www.ocbc.com/cardsprivileges for details.

YES! Exclusive Events and Privileges

Gain access to exclusive events and enjoy special privileges with your OCBC YES! Card. For latest updates, visit www.ocbc.com/yes.

Apply for your OCBC YES! Card via any OCBC ATM.

As long as you have an OCBC ATM Card, you can apply for your OCBC YES! Card via any OCBC ATM. Simply follow these easy steps:

- Step 1:** Insert your OCBC ATM Card into any OCBC ATM
- Step 2:** Enter your PIN
- Step 3:** Select **Other Services**
- Step 4:** Select **Debit Card**
- Step 5:** Select **OCBC YES! Card Application**

Follow the instructions thereon accordingly and you'll receive your OCBC YES! Card via mail.

Please visit www.ocbc.com/yes for more information



OVERSEA-CHINESE BANKING CORPORATION LIMITED
OCBC DEBIT CARDS
ROBINSON ROAD P.O. BOX 1386
SINGAPORE 902736



BUSINESS REPLY SERVICE
PERMIT NO. 01808

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



Ask OCBC

Cont. No.: 193200032W

APPLY NOW FOR YOUR OCBC YES! CARD

IMPORTANT

1. You must be at least 16 years of age.
No minimum income requirement.
2. For existing OCBC deposit customers only



ANNUAL FEE (First year waived)

OCBC YES! Card S\$20

ALL FIELDS MUST BE COMPLETED FOR IMMEDIATE AND PRIORITY PROCESSING

FOR EXISTING OCBC DEPOSIT ACCOUNT* HOLDERS

Yes, I would like to link my OCBC YES! Card to my existing DepositAccount.

Eligible Deposit Accounts include: Passbook Savings Account, Statement Savings Account, Current Account, MultiSave Account, Plus Account, School Savings Account, SmartSavings Account, EasiSave Account, EasiSave Gold, Moneymax Account, Seniorate Savings Account and Savers Account.

The account (the "Designated Account") in which I wish my OCBC YES! Card to be linked to is as follows:

Please indicate a/c no.

To view pricing guide for OCBC deposit products, please visit www.ocbc.com

* Applicable for single accounts and joint-name operated accounts where the account can be operated by a single account holder. Not applicable for joint-name operated accounts where both account holders need to sign to operate the account.

Singapore dollar deposits held by or for an individual or a charity 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 Deposits Insurance Act.

YOUR PERSONAL DATA

Name as in NRIC/Passport (underline surname) Dr Mr Mrs Ms Mdm

Name to Appear on Card (max. 19 characters inclusive of space)

NRIC/Passport No. (if foreigner)

Email Address

Home Tel. 6

Mobile Tel.

Mother's Maiden Name (for verification purposes)

FOR UPDATE OF MAILING ADDRESS

If your Local Mailing address as indicated here is different from that in our existing records, we will update the same for your account in our records. Your card PIN and monthly statements will be mailed to this new Local Mailing Address. (No P.O Box or foreign addresses allowed)

 Postal Code

DECLARATION AND AGREEMENT

OCBC YES! CARD: By signing below, I understand that I am applying for an OCBC YES! Card (the "Card") and that I can request for a PIN for OCBC PhoneBanking Services and Internet Banking Services at any OCBC ATM upon receipt of my OCBC YES! Card. I acknowledge and agree that the Card may only be used upon approval subject to the terms and conditions of the OCBC Debit Cardmembers Agreement (the "Debit Cardmembers Agreement", a copy of which will be sent with the Card) and the OCBC Terms and Conditions Governing Electronic Banking Services (Personal) which is available for viewing at www.ocbc.com. I agree to be bound by the same which shall include any amendments and additions made thereto from time to time. I further acknowledge and agree that the Terms and Conditions Governing Deposit Accounts which shall include any amendments and additions made thereto from time to time shall apply to my use of my OCBC Deposit account and continue to apply in full force and effect. I agree and consent to the disclosure of any particulars of my accounts and the Card Account as provided in the Debit Cardmember's Agreement and the Terms and Conditions Governing Deposit Accounts.

I hereby:

- (i) represent and warrant that all information provided by me in this application is true and complete and undertake to notify OCBC immediately of any change in such information;
- (ii) confirm that I am not an undischarged bankrupt and there has been no statutory demand served on me;
- (iii) authorise OCBC to 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;
- (iv) authorise OCBC to disclose any information relating to me to EZ-Link Pte Ltd as may be necessary for usage of the stored value facility on the OCBC YES! Card;

(v) irrevocably and unconditionally consent for OCBC Bank to disclose any information whatsoever relating to me 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 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 creditworthiness or for other purpose whatsoever

(vi) agree that OCBC has the absolute discretion to decline my application for an OCBC VISA Debit Card without giving any reason and to retain documents submitted as property of OCBC; and

(vii) acknowledge and agree that the OCBC YES! Card incorporates the ez-link stored value facility ("svf"), of which EZ-Link Pte Ltd ("EZ-Link") is the holder and operator. By signing this, I understand that I am applying for the EZ-Reload facility which enables my card to be revalued automatically (by debiting the card account with the relevant amount, "revaluation amount") when the remaining stored value on the svf falls below zero ("EZ-Reload by Card facility"). I authorize OCBC bank to charge and debit my Designated Account with the revaluation amount of S\$50. I consent to the automatic revaluation as well as the levying of EZ-Link's convenience fee of S\$0.25 to be charged and debited from my Designated Account as well. I acknowledge that the terms for the use of the ez-link svf and EZ-Reload by Card facility, which are available for viewing at www.ezlink.com.sg, shall be applicable.

Please sign according to your OCBC deposit account which the OCBC YES! Card will be linked to.



Applicant's Signature

Date

All information is accurate at the time of printing.

FOR BANK USE ONLY

Verified by:

Name: _____

Staff ID: _____

Signature

Date

OCBC Customer Service Hotline: 1800 438 6088

Source Code
BDA7C6

OCBC 2010