

CASH CREDITS TO CDA & CHILDREN SAVINGS ACCOUNT

My Child's Name _____

My Child's Birth Certificate No. T _____

Please credit

- S\$30 to my child's CDA and
- S\$5 to my child's OCBC savings account

In the event my child has more than one OCBC savings account or OCBC cannot deposit the cash credit to the relevant accounts for whatever reason, OCBC will decide on the crediting account for the cash credits.

Terms & Conditions for Cash Credits Promotion

- Promotion is valid till 30 June 2013 and for new OCBC CDA Holders only.
- Promotion is not applicable with other promotions and offers.
- Promotion is valid only upon successful application of OCBC Platinum Credit MasterCard, OCBC Plus! Visa Credit Card and OCBC EasiCredit using this application form.
- Applicant must activate and use both OCBC Platinum Credit MasterCard and OCBC Plus! Visa Credit Card within 2 months from date of approval to be eligible for the credits.
- The credits will be deposited into the respective accounts 3 months from the date of approval
- This offer is not applicable for customers who recently closed and reapplied for OCBC Platinum Credit MasterCard/OCBC Plus! Visa Credit Card/OCBC EasiCredit in the last 6 months immediately prior to the promotion period.

IMPORTANT INFORMATION TO NOTE

- Minimum Payment – 3% of the Total Balance or S\$50, whichever is higher, plus any overdue amount and excess in credit limit.
- Late Payment Fee – S\$60 (for OCBC Platinum Credit MasterCard) and S\$55 (for OCBC Plus! Visa Credit Card) if minimum payment specified in the Billing Statement is not received by the Payment Due Date. Late payment fee will be revised to S\$60 with effect from 1 February 2013 for OCBC Plus! Visa Credit Card.
- Interest Charges – 24.96% p.a. subject to compounding if the monthly interest charges are not repaid in full (minimum charge of S\$2.50).
- Cash Advance Fee – 6% on the amount withdrawn (minimum charge of S\$15).
- Interest Charges For Cash Advance – 28.92% p.a. on the amount withdrawn subject to compounding if the monthly interest charges are full (minimum charge of S\$2.50).

Note: Your maximum total credit limit with OCBC Bank would be up to 4 times your monthly income or the existing credit limit of your Secured Card(s) (where applicable), regardless of the number of OCBC Credit Cards held by you. This maximum credit limit is a shared limit with all Unsecured Credit Cards and other Unsecured Credit Facilities with OCBC, subject to the Banking (Credit Card and Charge Card) Regulations 2004, and MAS Notice 635 on Unsecured Credit Facilities to Individuals.

^ Upon (i) successful application of OCBC Platinum Credit MasterCard, OCBC Plus! Visa Credit Card and OCBC EasiCredit and (ii) first usage of both OCBC Platinum Credit MasterCard and OCBC Plus! Visa Credit Card.

* Applicable for hospitals (except Mt. Alvernia Hospital), medical, dental clinics, selected Great Eastern and Overseas Assurance Corporation regular premium insurance policies premiums in Singapore only.

OCBC EASICREDIT APPLICATION

Not valid with existing EasiCredit account holders or customers who recently closed and reapplied for EasiCredit in the last 6 months period immediately prior to the Promotion Period. Application is subject to approval. Prevailing interest rate for EasiCredit is 17.95% p.a. and is subject to compounding if the monthly interest charges are not repaid in full. Please refer to www.ocbc.com/easicredit for the terms and conditions, product features, interest, fees and charges of OCBC EasiCredit. Terms and Conditions Governing Personal Line of Credit Accounts and Terms and Conditions Governing Deposit Accounts apply.

DECLARATION AND AGREEMENT

By signing on this application form, I understand that I am applying for (1) the OCBC Plus! Visa Credit Card, (2) OCBC Platinum Credit MasterCard and (3) OCBC EasiCredit.

I understand that my use of:

- (1) OCBC Plus! Visa Credit Card
 - The OCBC Plus! Visa Credit Card will be governed by the Plus! Credit Cardmembers Agreement and will be governed by the Terms and Conditions Governing Plus! Electronic Banking Services; and
 - Copies of the above terms and conditions and agreement will be sent to me with the card and are available at www.plus.com.sg.
- (2) OCBC Platinum Credit MasterCard
 - 1% rebate is only applicable for spending on hospitals (except Mt. Alvernia Hospital), medical, dental clinics, selected Great Eastern and Overseas Assurance Corporation regular premium insurance policies premiums in Singapore only. Cash rebates are capped at S\$250 per quarter. Visit www.ocbc.com.sg/Platinum for full details.
- (3) OCBC EasiCredit: I, as principal applicant, understand that, subject to the discretion of OCBC, an OCBC EasiCredit facility may be made available to me. Where an EasiCredit facility is made available to me, I agree to be bound by OCBC Terms and Conditions Governing Personal Line of Credit Accounts and the OCBC Terms and Conditions Governing Deposit Accounts (a copy of each will be made available to me upon the EasiCredit facility being made available to me) and any amendments and additions made there to from time to time (collectively the "Documents"). I accept and agree to be bound by all the relevant terms and conditions and agreements set out above including any amendments or revisions made to such terms and conditions and agreements.

I further:

- 1) represent and warrant that all information I have provided in this application is true and complete, and undertake to notify OCBC immediately of any change in such information; confirm that I am not an undischarged bankrupt and there has been no statutory demand served on me;
- 2) authorise OCBC Bank 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;
- 3) agree to be bound by the Terms and Conditions Governing Plus! LinkPoints Loyalty Programme, and consent to participate in this Loyalty Programme. I also agree and consent to the disclosure by OCBC Bank to NTUC FairPrice Co-operative Limited and NTUC Link Pte Ltd, of any of my personal particulars for the purpose of my participation in the LinkPoints Loyalty Programme.
- 4) irrevocably and unconditionally consent for OCBC Bank to disclose any information whatsoever relating to me or my account as OCBC Bank shall consider appropriate to any person to whom disclosure is permitted or required by applicable law or to any other person wherever situated for any purpose, including, without limitation to National Trade Union Congress, NTUC FairPrice Co-operative Limited and NTUC Link Pte Ltd, their group of companies and any reward program partner(s). Without prejudice to the following, I consent to 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 purpose of assessing my credit worthiness or for any other purpose whatsoever;
- 5) agree that OCBC Bank has the absolute discretion to decline my application for the OCBC Plus! Visa Credit Card or OCBC Platinum Credit MasterCard, without giving any reason, and to retain documents submitted as property of OCBC Bank;
- 6) 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 advance) incurred in respect of the Supplementary Card issued to him/her;
- 7) understand that, in relation to the OCBC Platinum Credit MasterCard, the OCBC Phone Banking Services and Online Banking will automatically be made available only to the principal applicant upon approval by OCBC; and
- 8) agree and consent OCBC Bank to communicate with me with regard to any promotion relating to the account or card applied for by electronic mail, SMS or any other means which OCBC Bank may deem appropriate at my contact details set out in this application or which I may furnish to OCBC Bank from time to time. I hereby authorise OCBC Bank to accept and act upon all communication or instructions from me to OCBC Bank by electronic mail or SMS with regard to such promotions and OCBC Bank shall not be liable if it acts upon such communication or instructions in good faith.

Plus! U is a collaboration amongst NTUC FairPrice Co-operative Limited, Link Loyalty Services Pte Ltd and Oversea-Chinese Banking Corporation Limited. All banking products and services, unless otherwise stated, are provided by Oversea-Chinese Banking Corporation Limited for Plus! U.

Deposit Insurance Scheme

Singapore dollar deposits of non-bank depositors and monies and deposits denominated in Singapore dollars under the Supplementary Retirement Scheme are insured by the Singapore Deposit Insurance Corporation, for up to S\$50,000 in aggregate per depositor per Scheme member by law. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured.

- Reminder!**
- Have you signed the application form?
 - Have you filled in ALL fields in the application form?
 - Have you attached ALL the relevant documents?

OVERSEA-CHINESE BANKING CORPORATION LIMITED

Mass Market Segment

65 Chulia Street #2-00

OCBC Centre

SINGAPORE 049513



BUSINESS REPLY SERVICE
PERMIT NO. 08809

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

FOR OCBC CHILD DEVELOPMENT ACCOUNT (CDA) HOLDERS

The **\$335 cash credit offer is valid for new successful application of OCBC Platinum Credit MasterCard, OCBC Plus! Visa Credit Card and OCBC EasiCredit.**

Enjoy these exclusive privileges*:

- ✓ S\$30 credits to your child's CDA
- ✓ S\$5 credits to your child's savings account
- ✓ 1% rebate* on your medical and insurance with your OCBC Platinum Credit MasterCard
- ✓ LinkPoints rebates on your OCBC Plus! Visa Credit Card for your household expenses

OCBC FAMILY ESSENTIALS KIT

I am an OCBC Child Development Account Holder and would like to apply for:



OCBC Platinum Credit MasterCard

- Principal Card: S\$160.50 p.a.
- Supplementary: S\$80.25 p.a.



OCBC Plus! Visa Credit Card

- Principal Card: S\$38.52 p.a.
- Supplementary Card: Up to 3 free cards



OCBC EasiCredit

Annual Fee: S\$80 p.a.



easiCREDIT

APPLICATION REQUIREMENTS

IMPORTANT:

- Applicants must be aged 21 and above with a minimum annual income of S\$30,000 p.a. or a minimum of S\$15,000 p.a. if 55 years old and above.

RELATIONSHIP WITH OCBC BANK

Applications not accompanied with required documents or with incomplete information will cause a delay in processing.

FOR **NEW** OCBC CREDIT CARD APPLICANT
Please complete **ALL** sections.

FOR **EXISTING** OCBC PRINCIPAL CREDIT
CARDMEMBER
Please complete section **(1) AND (5)**.

MANDATORY DOCUMENTS

You can now print your Notices of Assessment at myTax Portal with your SingPass or IRAS PIN. The service is free. Log onto www.mytax.iras.gov.sg for more details.

Please TICK and SUBMIT a photocopy of the following document(s):

Salaried Employee:

NRIC (front & back), **AND**

- a. Latest 6 months' CPF Contribution History Statement; **OR**
- b. Latest computerised / electronic payslip and Latest Income Tax Notice of Assessment.

Self-Employed, Commissioned or Variable Income Earner:

NRIC (front & back), **AND**

- a. Latest Income Tax Notice of Assessment; **OR**
- b. Latest 12 months' CPF Contribution History Statement.

Foreigner:

Valid passport and employment pass (at least 6 months validity), **AND**

- a. Latest computerised / electronic payslip and Latest Income Tax Notice of Assessment; **OR**
- b. Original Company letter certifying Employment and Salary.

1. APPLICATION DETAILS ▶ PLEASE COMPLETE IN FULL

NRIC/Passport No. _____ Nationality _____

Fin No. (mandatory if foreigner) _____

Full name as per NRIC/Passport (underline surname) Dr Mr Mrs Miss Mdm

Name to appear on Card (must be similar to your identity documents; max 19 characters inclusive of space)

Date of Birth Singapore PR (non-Singaporeans) Yes No

Home Address House/Blk No. _____ Unit No. # _____
(Please do not give a P.O. Box or Foreign Address)

Street/Building _____

Postal Code _____ Years in Residence _____

Correspondence Address Home Office

Contact No. (H) _____ (O) _____ (HP) _____

Email Address _____

2. ADDITIONAL DETAILS ▶ PLEASE COMPLETE IN FULL

Gender Male Female No. of Dependants _____

Marital Status Married Single Others (please state) _____

Highest Qualifications Primary GCE 'N' Level GCE 'O' Level

- GCE 'A' Level Certificate ITE
- Diploma Degree Masters & Above

Residential Status Self-owned Mortgaged Rented

- Parents' Employer's Others

Property Type HDB Condominium/Apartment Landed Others

Mother's Maiden Name (mandatory for security verification) _____

Overseas Address (for Permanent Residents & Non-Singaporeans only) _____

Overseas Contact No. _____

3. EMPLOYMENT DETAILS ▶ PLEASE COMPLETE IN FULL

Employer's Name _____

Tick if self-employed Length of Service _____ Years _____ Months
(Please do not give a P.O. Box or Foreign Address)

Office Address House/Blk No. _____ Unit No. # _____

Street/Building _____

Postal Code _____

Business Nature (tick one)

- Business/Finance/Insurance Building & Construction
- Government/Statutory Board Retail
- Hotel/Restaurant/Food & Beverage IT & Communications
- Manufacturing Professional Firm
- Shipping/Transportation Trading/General Commerce
- Uniform Group (Armed Forces, Civil Defence, Police Force)
- Others (please specify) _____

Occupation (tick one)

- Administrative Executive Company Director General Executive
- IT Professional Licensed Professional/Engineer Manager
- Marketing/Sales Executive Supervisor Teaching Professional
- Technician Others (please specify) _____

4. SUPPLEMENTARY CARD APPLICATION ▶ OPTIONAL

IMPORTANT: Minimum qualifying age is 18 years old.

For Singaporean and PR: Copy of Pink/Blue NRIC (front & back)
For Non-Singaporean: Copy of Passport

Full name as per NRIC/Passport (underline surname) Dr Mr Mrs Miss Mdm

NRIC/Passport No. _____ Nationality _____

Name to appear on Card (must be similar to your identity documents; max 19 characters inclusive of space)

Date of Birth Gender Male Female

Home Address* (only if different from Principal Card applicant's) _____

Home Address House/Blk No. _____ Unit No. # _____

Street/Building _____

Mobile _____ Home _____

Occupation _____

Relationship to Applicant _____

*Supplementary card will be sent to Principal Cardmember's mailing address

5. DECLARATION AND AGREEMENT ▶ PLEASE SIGN

I/We have read and fully understand the Declaration and Agreement set out overleaf. I/We agree with the said Declaration and Agreement and agree to abide by and be bound by the matters stated therein. I/We declare that any funds and assets I/we place with OCBC Bank, and any profits that they generate, will comply with the tax laws of the countries where I/we live or of which I/we am/are citizen(s) or which I/we am/are otherwise subject to.

OCBC will only be able to process completed applications, attached with relevant income and identification documents as mentioned above.

Please sign as you would for all future transactions.

Principal Applicant's Signature & Date	Supplementary Applicant's Signature & Date
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All rates are accurate at time of print. OCBC reserves the right to decline an application without giving any reasons.

KD2EM7 Staff ID

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