

OCBC CashWise Application Form

YES! I want to get cash at 0% p.a.* (EIR: 11.58% p.a.) and repay in 12-month instalment plan with a one-time 6% processing fee.**
(Offer ends 28 February 2011)

Please **fax completed form to 6784 2953** or mail back it to us at:

OVERSEA-CHINESE BANKING CORPORATION LIMITED
CREDIT CARDS CASHWISE
ROBINSON ROAD P.O. BOX 1187
SINGAPORE 902337

(NOTE: Please do not mail application form if you have already faxed it to avoid duplicate application)

ALL FIELDS MUST BE COMPLETED FOR IMMEDIATE AND PRIORITY PROCESSING

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ABOUT YOURSELF			
Principal Cardmember's Name as in NRIC/Passport			Get cash now in 2 easy steps Step 1: Complete and fax this application form by 28 February 2011 Step 2: Upon approval, cash will be deposited into your bank account
NRIC/Passport No.		Date of Birth (DD/MM/YYYY)	
OCBC Credit Card Account No.		Expiry Date (MM/YYYY)	
Billing Address		Postal Code	
(As this is the mode we will be communicating with you, please ensure all fields are accurate and completed)			
Email Address	Mobile No.	Office Tel.	Home Tel.
Requested Amount (minimum S\$500)		Name of Bank (only to non-OCBC bank account)	
S\$			
Transfer to my Bank Account No		My Name as per my Bank Account	

DECLARATION:

By signing below, I warrant that all information provided by me is true, accurate, complete and up-to-date. I acknowledge that I have read the below terms and conditions and agree that my application shall be subject to the terms and conditions of the OCBC Cardmembers Agreement and the CashWise Terms and Conditions. I also hereby authorise OCBC Bank to update (where applicable) my contact details and email address in OCBC Bank's records with the above information.

Principal Cardmember's Signature

Date

Terms and Conditions Governing CashWise

CashWise (the "Facility") is a funds transfer facility offered to you at the discretion of Oversea-Chinese Banking Corporation Limited ("OCBC Bank"). These terms and conditions and any other rules, procedures or instructions which OCBC Bank may issue from time to time (collectively, the "Terms and Conditions") shall apply to the Facility.

By applying for the Facility pursuant to the application form or any other means which OCBC Bank may permit from time to time (the "Application"), you acknowledge that you have read and understood the Terms and Conditions and agree to be bound by them.

All terms and references used in the Terms and Conditions and which are defined or construed in the OCBC Cardmembers Agreement but are not defined or construed in the Terms and Conditions shall have the same meaning and construction in the Terms and Conditions.

Eligibility for CashWise

- The Facility is applicable to all Cards (excluding Corporate Cards, Debit Cards, and PayAssist) held by and in the name of the Principal Cardmembers (the "Eligible Cardmembers") on and subject to the Terms and Conditions.
- Each Application is subject to (i) a minimum sum of S\$500 (or such other amounts which the Bank may determine at its absolute discretion) to be applied for under the Facility and (ii) the amount applied for and the interest to be charged thereon not exceeding the available credit limit of your Card Account less the Processing Fee (as defined below) at the time of the Application.
- OCBC Bank reserves the right to reject an Application in its entirety and/or approve only part of the requested amount at its absolute discretion without assigning any reason therefor.

Approval of CashWise Application

- Upon OCBC Bank's approval of the Application, whether in whole or in part, the amount approved under such Application (the "Approved Funds Transfer Facility Amount") shall be credited into a Singapore dollar denominated bank account held by you as specified in such Application.
- Upon your Application being approved by the Bank, your Credit Limit shall be reduced by the Aggregate Instalment Amount (as defined below). Upon your payment of a Monthly Instalment Amount, your reduced Credit Limit may, at the discretion of the Bank, be increased by such amount corresponding to the amount paid pursuant to such Monthly Instalment.

Payment, Interest, Fees and Charges

- A non-refundable processing fee (the "Processing Fee") on the Approved Funds Transfer Facility Amount at a rate as determined by the Bank at its discretion will be charged to and debited from the Card Account

specified in the Application (regardless whether the Facility is terminated at any time by yourself or OCBC Bank) for each successful Application.

- Interest on the Facility calculated at such rate specified by the Bank from time to time shall be payable on the Approved Funds Transfer Facility Amount. The interest payable shall be aggregated with the Approved Funds Transfer Facility Amount (the "Aggregate Instalment Amounts") to determine the amount(s) payable for each monthly instalment (the "Monthly Instalment Amount") based on the number of monthly instalments indicated on the Application. Each Instalment Amount calculated, and notified by way of your Card Account statement by the Bank shall be conclusive.
- The first Monthly Instalment Amount shall be charged to and debited from the Card Account when the Facility is approved by the Bank. Each subsequent Monthly Instalment Amounts will be debited on or about the same day in each following month, until the Aggregate Monthly Instalments have been completely debited to the Card Account.
- An administrative fee of S\$100 or at such rate as OCBC Bank may determine may be imposed at the discretion of OCBC Bank if the Facility is terminated (whether arising from the termination of your Card Account or otherwise) or if a prepayment of any amount under the Facility is made. The administrative fee shall be charged to and debited from the Card Account.
- Each of the Monthly Instalment Amounts, the balance of the Aggregate Monthly Instalments and any fees and charges under the Facility charged to and debited from the Card Account shall be deemed as a charge arising from and be payable by you as a Card Transaction under the OCBC Card members Agreement, and if any such sum(s) debited to your Card Account is not paid in full when due, you shall pay OCBC Bank the finance charges, interest and fees on the outstanding amounts at the prevailing rate.
- The interest paid on the Facility is not refundable whether the Facility is terminated at any time by yourself or OCBC Bank (including any termination of the Card Account) or whether the Facility is fully repaid by you anytime before its maturity.

Miscellaneous

- The Bank reserves the right to withdraw, or vary the terms of the Facility at any time without notice. The Bank's decision on all matters relating to the Facility and the Terms and Conditions shall be final and binding.
- The Terms and Conditions shall be governed by and construed in accordance with the laws of the Republic of Singapore.
- Any person who is not party to an agreement governed by the Terms and Conditions shall have no right under the Contract Rights of Third Parties Act, Cap 53B to enforce any term under the Terms and Conditions.

* The minimum requested amount shall not be less than S\$500. **The total transfer amount(s) plus the utilised amount on your Credit Card Account(s) must not exceed 90% of your assigned credit limit, excluding credit balances.** The first instalment may defer from subsequent instalments due to rounding. If the billed instalment is not paid in full by the statement due date, prevailing interest at 24.96% p.a. is chargeable on the outstanding amount. Please note that the interest is subject to compounding if the monthly interest charges are not repaid in full.

** A one-time processing fee of 6% of the approved amount is applicable and the amount disbursed to your bank account represents the approved amount after deducting the processing fee.