



APPLY NOW FOR YOUR OCBC CREDIT CARD

IMPORTANT

- Applicants must be Singapore Citizens or Permanent Residents aged 21 and above, with minimum annual income of:
 - S\$30,000 p.a. for Regular Card or S\$48,000 p.a. for Gold Card
 - S\$60,000 p.a. for non-Singaporeans
 - S\$15,000 p.a. for retirees
- To expedite processing, please complete the form in full and attach copies of your:
 - NRIC (front and back)/Passport
 - Latest computerised payslip or income tax assessment (2 years' returns if self-employed)
 - Employment Pass valid for at least 6 months (applicable to non-Singaporeans only)
- The maximum total credit cards' limit with OCBC Bank is up to two times your monthly income.

ANNUAL FEE* (First 3 years waived)

VISA Classic/Standard MasterCard	S\$36	Supplementary Card	S\$18
VISA Gold/Gold MasterCard	S\$150	Supplementary Card	S\$75

PLEASE COMPLETE ALL FIELDS FOR IMMEDIATE AND PRIORITY PROCESSING

Yes, I would like to apply for
 VISA Classic Standard MasterCard VISA Gold Gold MasterCard

Please indicate if you are holding other OCBC Credit Cards
 Yes No

Upon approval of your OCBC Credit Card application, you will receive a complimentary line of credit - Prestige Credit*. A Prestige Credit limit of up to two times your monthly income may be extended to you at the Bank's discretion.

Please indicate if you are an existing Prestige Credit customer
 Yes No

* Applicable for Principal Card Applicants who are Singapore Citizens and Permanent Residents only. Not valid for existing Prestige Credit account holders.

YOUR PERSONAL DATA

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

NRIC No. Gender
 Male Female

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

Home Address Postal Code

Years in Residence Residence is Mortgaged Employer's Parents' Owned Rented Others

Property Type HDB Apt Condo Semi-D Bungalow

Home Tel. Mobile/Pager

Nationality Permanent Resident (PR)
 Yes No

Date of Birth (DD/MM/YYYY) Marital Status No. of Dependants

Highest Academic Qualification Obtained
 Primary Secondary Pre-University Certificate
 Diploma Degree Professional Qual/Post Graduate

Email Address (mandatory)

Overseas Permanent Address (for Singapore PR) Contact Nos.

Mother's Maiden Name (for verification purposes)

YOUR JOB

Name of Employer Tick here if self-employed

Length of Service (years) Occupation

Address of Employer

Postal Code

Office Tel. Nature of Business

Name of Previous Employer (if less than 3 years with current employer)

Length of Service (years) Occupation

YOUR INCOME & CREDIT REFERENCES

Basic Monthly Salary Fixed Monthly Allowance(s) Other Income (eg. interest, dividends, shares)
 S\$ S\$ S\$

Monthly Home Loan Repayment Owned Car Yes No
 CPF Cash Monthly Car Loan
 S\$ S\$ S\$

Others (Loan/Overdrafts/Unsecured Facilities)
 Bank Name Instalment/Credit Limit
 S\$

YOUR OTHER CREDIT CARDS

Amex Citibank HSBC DBS
 SCB UOB Others

PARTICULARS OF A RELATIVE/FRIEND NOT LIVING WITH YOU

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

Tel No. (Home/Mobile/Pager) Relationship

CORRESPONDENCE

I would like to receive all correspondence/statements at my
 Home Office

1ST SUPPLEMENTARY CARDMEMBER'S PARTICULARS

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

NRIC No. Gender
 Male Female

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

Home Address (if different from Principal Applicant) Postal Code

Home Tel. Office Tel.
 6 6

Mobile/Pager Nationality

Date of Birth (DD/MM/YYYY) Relationship (to Principal Applicant)

Name & Address of Employer Postal Code

Annual Income

2ND SUPPLEMENTARY CARDMEMBER'S PARTICULARS

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

NRIC No. Male Female

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

Home Address (if different from Principal Applicant)

Postal Code

Home Tel. Office Tel.

Mobile/Pager Nationality

Date of Birth (DD/MM/YYYY) Relationship (to Principal Applicant)

Name & Address of Employer Postal Code

Annual Income

CREDIT CARD "BALANCE TRANSFER" PROMOTION

Yes, I want to do a balance transfer to enjoy a low rate of 4.8% p.a. for 6 months^{††}. Please attach the most recent credit card/credit line statements. Priority will be given to the first account you specify below.

BALANCE TRANSFER 1

Bank

Account Holder's Name (as shown in your overdraft or credit card or bank account)

Account/Card No.

To debit my OCBC Credit Card for the amount S\$ _____ .00

BALANCE TRANSFER 2

Bank

Account Holder's Name (as shown in your overdraft or credit card or bank account)

Account/Card No.

To debit my OCBC Credit Card for the amount S\$ _____ .00

^{††} Minimum transfer of S\$500 applies. Promotion rate is valid for first 6 months. Thereafter, it will revert to the prevailing rate which is currently at 24%p.a. Terms and Conditions apply.

DECLARATION AND AGREEMENT

CREDIT CARD: By signing below, I/we understand that I am/we are applying for the Oversea-Chinese Banking Corporation Limited ("OCBC") VISA Classic/Standard MasterCard/VISA Gold/Gold MasterCard (the "Card") and that OCBC PhoneBanking Services and Internet Banking Services will automatically be made available only to the Principal Applicant upon approval by OCBC. I/We acknowledge that the Card may only be used upon approval subject to the terms and conditions of the OCBC Cardmembers Agreement (the "Cardmembers Agreement") and the OCBC Terms and Conditions Governing Electronic Banking Services, a copy of each will be sent with the Card. I/We jointly and severally agree to be bound by the same which shall include any amendments and additions made thereto 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.

PRESTIGE CREDIT: I understand that, subject to the discretion of OCBC, a OCBC Prestige Credit facility may be made available to me (as principal applicant) upon my successful application of the Card. I understand that OCBC PhoneBanking Services and Internet Banking Services will automatically be made available to me where Prestige Credit facility is made available to me. Where a Prestige Credit facility is made available to me, I agree to be bound by OCBC Terms and Conditions Governing Prestige Credit Accounts, OCBC Terms and Conditions Governing Group Creditor's Life Insurance, OCBC Terms and Conditions Governing Deposit Accounts and OCBC Terms and Conditions Governing Electronic Banking Services (a copy of each will be sent to me upon the Prestige Credit facility being made available to me) and any amendments and additions made thereto from time to time. I confirm that I have not undergone any surgical operation or major medical treatment for the past 3 years and am free from any illness and disease.

BALANCE TRANSFER FACILITY: I understand that, subject to the discretion of OCBC, a Balance Transfer Facility may be made available to me (as principal applicant) upon my successful application of the Card. I may apply for a transfer (the "Balance Transfer") of the outstanding balance(s) in Singapore dollars (the "Applied Balance Transfer Amount"), subject to a minimum amount specified by OCBC, under any of my credit card/credit line account(s) (the "Other Card/Credit Line Account(s)") held with any bank or financial institutions in Singapore, other than OCBC Bank, to the Balance Transfer Account (as defined below). OCBC reserves the right to reject an application for a Balance Transfer in its entirety and/or approve only part of an Applied Balance Transfer Amount (such approved amount shall be referred to as the "Balance Transfer Amount") at its absolute discretion and without assigning any reason therefor. OCBC may, on its approval of each Balance Transfer application, open an account in my name (the "Balance Transfer Account") and charge and debit the Balance Transfer Amount to/from such Balance Transfer Account on the date of the approval letter issued by OCBC or such later date as determined by OCBC. I shall be fully liable to OCBC for any and all amounts charged to and/or debited from my Balance Transfer Account(s). Each Balance Transfer Amount charged to and debited from any Balance Transfer Account(s) will be treated in the same manner as a charge arising from a Card Transaction in respect of a Card Account under the Cardmembers Agreement and will be reflected in the monthly statement issued by OCBC to me for my Balance Transfer Account(s) (the "Balance Transfer Billing Statement") and payable by me in accordance with the terms of the Cardmembers Agreement and the OCBC Terms and Conditions of Balance Transfer Facility. OCBC may vary the interest rate chargeable, the basis of calculation of interest, fees and charges at any time in OCBC's sole discretion without any notice and without giving any reason therefor. The outstanding balances to be transferred cannot exceed the available credit limit of my Card Account. OCBC Terms and conditions of Balance Transfer Facility shall apply (a copy will be sent to me upon the Balance Transfer Facility being made available to me).

I/We jointly and severally:-

- 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;
- confirm that I am/we are not an undischarged bankrupt(s) and there has been no statutory demand served on me/us;
- 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;
- by my/our signing of this application, irrevocably and unconditionally consent for OCBC and any officer (as defined in the Banking Act Cap. 19) (the "Banking Act") of OCBC to disclose any customer information whatsoever relating to me/us as OCBC shall consider appropriate to any person to whom disclosure is permitted or required by any statutory provision or law or to any other person wherever situate for any purpose whatsoever and it is hereby agreed that OCBC and any officer of OCBC may disclose the foregoing information to the fullest extent permitted by the Banking Act or any statutory provision or law. 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;
- agree that OCBC has the absolute discretion to decline my/our application for Credit Card without giving any reason and to retain documents submitted as property of OCBC; and
- agree and hereby authorise OCBC to make payment to my other credit card(s)/credit line account(s) as stated under "Balance Transfer Facility" above (where appropriate).

Please sign as you would for all future transactions.

Principal Applicant's
Signature & Date

Supplementary Applicant's
Signature & Date

[†] All rates are accurate at the time of printing.
OCBC Bank reserves the right to decline an application without giving any reasons.

FOR BANK USE ONLY

M	A	S
TR:		CO:
CL:		MEPS:
ACL:		
APP:		
IPP:		