



WELCOME TO THE
WORLD OF **PLUS!**



Powered by **LinkPoints**

A Loyalty Programme by
NTUC Social Enterprises

Dear Valued Cardmember,

Thank you for signing up with Plus! and giving us a chance to serve you.

Plus! is a programme of financial products, services and benefits brought to you jointly by OCBC Bank and NTUC Social Enterprises like FairPrice, Link, Income, Healthcare, and Club, just to name a few. Together, with our Key Partners, Plus! aims to give you better **Value** for your daily spend, a more **Simple** way to achieve your financial goals, while staying **Transparent** with you always.

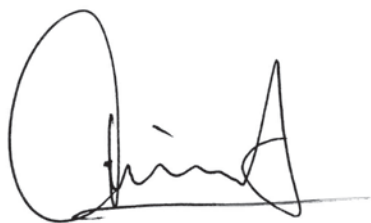
Value, Simplicity and Transparency are our Brand Values, and we will work tirelessly to always do the right things for you.

We will avoid expensive advertising and fancy merchant tie-ups, so that we can provide better value for things that really matter to you. With Plus!, you enjoy the convenience of self-service banking through our island-wide ATM network, Internet Banking and Phone Banking services. By doing away with branch services, we can keep our costs low and pass the savings back to you as rewards, better value and much more!

This is just the beginning. We will continue to bring you more value and benefits along our journey together. To help you take the next step, we have put together a summary guide on what the Plus! programme is all about.

Thank you once again for your vote of confidence and we trust you will enjoy your experience with Plus!

Yours sincerely,

A handwritten signature in black ink, appearing to read 'Vincent Tan', with a large loop at the start and a sharp peak at the end.

Vincent Tan
Head
Plus! & Co-Brands & Partnerships
Group Lifestyle Financing

PS: We value your opinion. If you have something to share, do write to us at contactus@plus.com.sg

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CARD PRIVILEGES

The next time you shop, dine or pay your bills, just charge to your OCBC Plus! Visa Card to receive LinkPoints rewards on all your purchases. Use these LinkPoints to offset your grocery bills at FairPrice, Unity and Link merchant stores or redeem attractive vouchers and items on www.plus.com.sg!



LinkPoints rebates everywhere and every day

Consolidate your spend to reduce your grocery bills.

Merchants	If You Spend	You Earn Up To
 FairPrice FairPrice Online S\$1 = 2 LinkPoints [^]	S\$400 on groceries at FairPrice	3,000 LinkPoints (including bonus LinkPoints under the 5% in-store programme) ¹
 unity S\$1 = 3 LinkPoints [^]	S\$100 on supplements	270 LinkPoints
 VISA S\$1 = 0.5 LinkPoint [*]	S\$1,000 on your daily needs (petrol, dining, travel and other expenses) at Visa merchants	500 LinkPoints
 LinkPoints S\$1 = Up to 5 LinkPoints [#]	S\$100 at over 8,000 LinkPoints merchant stores (e.g. Bata, Zuji, ZTP Ginseng Birdnest, Poh Heng Jewellery and other participating merchants)	500 LinkPoints
Total 4,270 LinkPoints		

Instant redemption for S\$10[†] off at FairPrice!

[†]150 LinkPoints = S\$1 off

[^]Minimum spend of S\$20 is required to earn LinkPoints.

[^]3 LinkPoints for NTUC Plus! Visa and 2 LinkPoints for Plus! Visa Card.

^{*}Visa transactions only, NETS transactions are not eligible. LinkPoints are not issued for bill payment through Internet Banking.

[#]Number of LinkPoints awarded is based on respective merchants.

You can also use your LinkPoints to redeem attractive vouchers and items at:

- **Any participating Plus! merchant**
- **LinkPoints Rewards Centre**

A whole range of rewards is available, from shopping to dining, entertainment to leisure, and even home appliances.

CARD PRIVILEGES

We take pleasure in delighting you with better value for your everyday spend.

Be it daily necessities or lifestyle privileges, you can be sure of the best savings with your OCBC Plus! Visa Card.



ENJOY **5%**
OFF EVERYTHING
AT FAIRPRICE AND
FAIRPRICE ONLINE



SAVE
UP TO **19.6%**²
+ EARN SMILES
POINTS³
AT ESSO



ENJOY **5%**
OFF AT
UNITY



UNION MEMBERS ENJOY

9% OFF EVERYTHING
AT FAIRPRICE AND
FAIRPRICE ONLINE^{1,4}



LIFESTYLE

SAVE UP TO

50% AT
PARTICIPATING
OCBC
MERCHANTS⁵



TRANSPORT

EARN

2% LINKPOINTS REBATE ON
EZ-RELOAD
(BUS/TRAIN)⁶



CONTACTLESS
PAYMENT

TAP FOR

FAST & SECURE
PAYMENT ON
VISA PURCHASES
UNDER S\$100⁷



RECURRING
BILLS

EARN

1.3% LINKPOINTS REBATE ON BILLS⁸ FROM
M1
STARHUB



INSURANCE

ENJOY

AFFORDABLE
PROTECTION WITH
PLUS! TERM LIFE
INSURANCE BY
NTUC INCOME⁹



ALL SPEND

EARN

0.3% LINKPOINTS REBATE ON
ALL VISA SPEND¹⁰



SAVINGS
ACCOUNT

ENJOY

8X MORE THAN
INTEREST OTHER BANKS¹¹

¹ Plus! Visa Cardmembers and NTUC Plus! Visa Cardmembers must accumulate S\$500 and S\$400 worth of Visa transactions respectively outside FairPrice, FairPrice Online and Unity within the same calendar month to qualify. At the point of transaction, 2 LinkPoints (1.33%) will be awarded by FairPrice per S\$1 charged, while an additional 5.5 LinkPoints (3.67%) will be awarded by OCBC Bank by the 20th day of the following month of purchase. Only valid for Visa payments using Plus! Visa Cards above S\$20 at FairPrice. For transactions made on FairPrice Online, 0.5 LinkPoint (0.33%) per S\$1 charged will be awarded by OCBC Bank during a customer's statement cycle, while an additional 7 LinkPoints (4.67%) will be awarded by OCBC Bank by the 20th day of the following month of purchase. For purchases at Unity, LinkPoints will be awarded to customers for all Visa transactions above S\$15 (except for purchases by senior citizens who enjoy a 5% discount provided by Unity every Tuesday). At the point of transaction, 3 LinkPoints (2%) per S\$1 charged will be awarded to holders of the NTUC Plus! Visa Card by Unity and 2 LinkPoints (1.33%) to holders of the Plus! Visa Card. The remaining LinkPoints that make up the total of 7.5 LinkPoints will be awarded by OCBC by the 20th day of the following month of purchase. Not valid for purchase of gift vouchers, Big Sweep/4D/TOTO tickets and cigarettes. In-store terms and conditions relating to LinkPoints apply. Refer to www.plus.com.sg for full terms and conditions. ² Up to 19.6% savings on fuel during the promotion period is based on the following computation: (a) 5% Smiles Card discount, (b) 5% Esso service station site discount, (c) 4% Credit/Debit Card discount for OCBC Plus! Visa Cards, (d) S\$20 rebate with a minimum S\$300 nett fuel purchase per calendar month from OCBC. Discounts will be applied to prevailing pump prices of fuel purchased. Fuel savings and discount rates stated may be subject to change from time to time without prior notice. Check onsite for prevailing rates. Refer to www.ocbc.com for full terms and conditions. To enjoy this promotion, Esso Smiles Card must be presented at point of purchase and payment must be made with an OCBC Plus! Visa or NTUC Plus! Visa Credit/Debit Card via Visa transactions. ³ Refer to Smiles Driver Rewards programme at www.essosmiles.com.sg for full terms and conditions. ⁴ NTUC Plus! Visa cardmembers who are NTUC FairPrice union members enjoy an additional 4% FairPrice Annual Cash Rebate; this rebate is paid out in cash annually and is subject to approval at the Annual General Meeting of NTUC FairPrice Co-operative Limited. Refer to www.fairprice.com.sg for full details. ⁵ Refer to www.ocbc.com.sg/cards for details. ⁶ Earn 3 LinkPoints for every S\$1 spent, equivalent to 2% rebate. ⁷ Refer to www.plus.com.sg for more information on Visa payWave. ⁸ Earn 2 LinkPoints for every S\$1 spent, equivalent to 1.3% rebate. ⁹ Plus! Term Life Insurance underwritten by NTUC Income is a contract between the policyholder and NTUC Income. You may wish to seek an insurance adviser's advice before committing to buy any of the above insurance products. Otherwise, you should consider whether they are suitable for you. ¹⁰ Earn 0.5 LinkPoint for every S\$1 spent, equivalent to 0.3% rebate. ¹¹ "8X more interest than other banks" is based on the comparison between the 0.4% p.a. interest payable on a sum of S\$50,001 to S\$500,000 on the Plus! Savings Account and NTUC-OCBC Starter Account versus an assumed interest payable of 0.05% p.a. on a similar statement savings account. Insured up to S\$50,000 by SDIC.

OCBC Bank shall not be responsible for the quality, merchantability or the fitness for any purpose or any other aspect of any product/service. Notwithstanding anything herein, OCBC Bank shall not at any time be responsible or held liable for any defect or malfunction in any product or inferior or deficient service, and/or for any loss, injury, damage or harm suffered or incurred by or in connection with the use of any product/service by any person. OCBC Bank's decision on all matters relating to the offers shall be final and binding on all participants.

Terms and conditions apply for all of the above. Please refer to www.plus.com.sg for full terms and conditions.

ADDITIONAL BENEFITS



Cash-Out

Need extra cash urgently? Cash-Out provides you with easy cash loans based on your card's credit limit.



Interest-free Instalment Plans

Enjoy 0% interest for up to 36 months at over 800 merchant outlets.



Easi-Pay Bill Payment

Enjoy the convenience of paying all your bills at one go and be rewarded with LinkPoints.



eStatement

Go paperless with eStatements to enjoy more rewards.



Supplementary Credit Card

Apply for a Plus!/NTUC Plus! Visa supplementary card for your loved ones now and start charging to enjoy a world of savings and rewards.

Contact us or find out more about our products and services through these channels:



1800 820 2020 (9am - 10pm)



contactus@plus.com.sg



www.plus.com.sg

PLUS! DEPOSIT ACCOUNT

Your OCBC Plus! Visa Card comes bundled with a Plus! Deposit Account.**

To start enjoying this benefit, you would need to:

- 1 Make a deposit into your Plus! Deposit Account**; and
- 2 Maintain sufficient funds in your Plus! Deposit Account**



UP TO 8X MORE INTEREST THAN OTHER BANKS##:

Use your Plus! Deposit Account** for your daily banking needs and enjoy high interest of up to 0.4% p.a.

- Higher interest
- No lock-in period
- No minimum monthly fees
- Receive monthly statements
- Easy access to funds through ATMs, NETS and Visa payment
- Bank anytime, anywhere with OCBC Internet Banking, OCBC Mobile Banking and Plus! Phone Banking Services
- Option to request for a cheque book; please call 1800 820 2020 (press 2)

NOTE

You will receive your Plus! Deposit Account** details in a separate Welcome Letter.

**Plus! Deposit Account refers to:

1. Plus! Savings Account (bundled with the Plus! Visa Card)
2. NTUC-OCBC Starter Account (bundled with the NTUC Plus! Visa Card)

##"8X more interest than other banks" is based on the comparison between the 0.4% p.a. interest payable on a sum of S\$50,001 to S\$500,000 on the Plus! Savings Account (Plus! Visa Card) and NTUC-OCBC Starter Account (NTUC Plus! Visa Card) versus an assumed interest payable of 0.05% p.a. on a similar statement savings account.

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 by law. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured.

Ways of depositing into your Plus! Deposit Account**



Deposit cash at any OCBC ATM PLUS!/ Cash Deposit Machine

- 1 Enter your Personal Identification Number (PIN)
- 2 Select "Deposit Cash"
- 3 Select "Plus! Savings Account" or "NTUC-OCBC Starter Account"
- 4 Enter the amount you wish to deposit
- 5 Insert cash into the cash deposit slot for your cash to be credited immediately into your Plus! Deposit Account**



Transfer funds online

To transfer funds online from your OCBC Account or other bank accounts,

- 1 Select "Oversea-Chinese Banking Corporation" or enter "Bank Code": 7339
- 2 Enter "Branch Code" (first 3 digits of your Plus! Deposit Account** number)



Deposit a cheque at any OCBC Quick Cheque Deposit Box



Sign up for Monthly Funds Transfer/ Salary Credit

How to view your Plus! Deposit Account** balances

You can view your account balances through:

- ATM Plus or Cash Deposit machines
- OCBC Internet Banking, OCBC Mobile Banking and Plus! Phone Banking Services
- Monthly paper/electronic statements

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 by law. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured.

Sign up for Monthly Funds Transfer



Schedule funds to be automatically transferred every month from a designated account to your Plus! Deposit Account** that offers 8X more interest^{##} than other banks.

Simply fill up the Monthly Funds Transfer application form found at the link below and mail it to us.

Sign up for Salary Credit/GIRO Payment



Earn 8X more interest^{##} than other banks by crediting your salary to your Plus! Deposit Account**.

Simply fill up the Salary Credit application form at the link below and give it to your HR department.

Download: [Monthly Funds Transfer/Salary Crediting Application Form](#) 

INSURANCE

Plus! also offers affordable and convenient-to-purchase insurance products to protect what's important to you. Pay with your OCBC Plus! Visa Card for exclusive discounts, additional LinkPoints and more!



Plus! Term Life Insurance

Extensive protection at affordable rates, exclusively for our cardholders.

Promotion terms and conditions apply.

Visit plus.com.sg/insurance to apply. For enquiries, call 6788 5515.



Travel Insurance

Enjoy discounts when you sign up as a group of 6 with your family or friends.



Motor Insurance

Enjoy free No Claim Discount (NCD) Protection and maintain your NCD at 50% in the event of a claim. Also, be assisted anytime, anywhere, with NTUC Income's 24/7 accident response team, Orange Force.



Home Insurance

Standard home insurance only covers your building structure, so buy Home Insurance to cover your renovations and household contents.



Foreign Maid Insurance

Get affordable coverage for your foreign maid. We also offer the convenience of a courier service for the renewal of your maid's insurance and work permit.



Personal Accident Infectious Diseases (PAID) Insurance

To cope with the cost of medical care, get PAID Insurance for yourself and your family. It offers 24-hour worldwide medical expense coverage against personal accidents and infectious diseases.

To apply, visit plus.com.sg/insurance or call 1800 820 2020 (press 5).

All insurance products underwritten by NTUC Income are contracts between the policyholder and NTUC Income. Policy terms and conditions apply. You may wish to seek an insurance adviser's advice before committing to buy any of the above insurance products. Otherwise you should consider whether they are suitable for you. Information is correct as of March 2014.

SUMMARY FEES & CHARGES

Credit/Debit Cards

				
	Plus! Visa Credit Card	NTUC Plus! Visa Credit Card	Plus! Visa Debit Card	NTUC Plus! Visa Debit Card
Annual Fee	Free annual waiver for first 2 years. S\$38.52 (inclusive of GST) will be charged on each anniversary of your card account. Enjoy automatic fee waiver from 3 rd year onwards when you charge at least S\$1,200 to your card per annum.	There is no annual fee for NTUC Plus! Visa Credit Card (existing union membership fee applies).	Free annual waiver for first year. S\$12 will be charged on each anniversary of your card account. Enjoy automatic fee waiver from 2 nd year onwards when you charge at least S\$600 to your card per annum.	There is no annual fee for NTUC Plus! Visa Debit Card (existing union membership fee applies).
Repayment Period	24 calendar days from statement date			
Statement Retrieval (for each monthly statement)	S\$20 per statement			
Minimum Payment	3% of statement balance (or S\$50, whichever is greater) plus any amount that is overdue and/or exceeds your credit limit.			
Interest Charges ²	If full payment is not credited by the statement due date, a 2.08% monthly interest (24.96% p.a.) or S\$2.50, whichever is greater, will be charged on a daily basis on all transactions in both the current statement as well as the next month's statement from the transaction date until full payment is credited.			
Cash Advance Fee	6% of amount withdrawn or S\$15, whichever is greater, plus interest charge of 2.41% monthly (i.e. 28.92% p.a.) on the amount withdrawn (calculated daily from withdrawal date until full repayment).			
Late Payment Fee	S\$60 (if minimum payment is received after the payment due date)			
Card Replacement	S\$25 per card replacement			
Outward Returned Cheques (SGD)	S\$40 per returned cheque due to insufficient funds			

Savings Account

Monthly Service Fee	S\$0
Cash Withdrawal	• OCBC ATM: Free • UOB ATM: Free for first 2 transactions per month; subsequent withdrawals at S\$0.30 each • NETS Cashback: Free for first 2 transactions per month; subsequent withdrawals at S\$0.50 each • OCBC Malaysia/Bank NISP: S\$2 per transaction • Overseas: 3% of withdrawal amount (min. S\$5/max. S\$20)
Excess Fee (incidental overdraft charge for accounts without limits)	4.75% p.a. + Prime on the excess amount
Statement Retrieval (for each monthly statement)	S\$20 per statement

²Interest charges are subject to compounding if the monthly interest charges are not repaid in full.

Transactions in Foreign Currency

Foreign currency transactions are converted to local currency based on a rate determined by Visa International. Costs incurred by us due to this currency conversion, together with an administrative fee of 1.8% of the foreign transaction amount, will be debited from your account as part of the foreign currency transaction.

For full fees and charges, visit www.plus.com.sg > Help & Support > Plus! Pricing Guide.

If your Card is Lost or Stolen

To report a lost or stolen card, please call 1800 363 3333 or (65) 6363 3333 if overseas. Replacement Card Fees are chargeable.

The OCBC Cardmember is liable for any unauthorised transaction effected following the loss, theft, disclosure or discovery, whether they are effected as a result of an unauthorised use of Card and/or PIN, before notification to the Bank is made.

You shall not be liable for any transaction carried out after the Bank has been notified of the loss/theft/disclosure. However, the Bank shall debit the relevant Card Account for all Card Transactions (including Cash Advances) carried out before the Bank is notified of the loss/theft/disclosure, even if such transactions were carried out without your authorisation.

If the Card is lost or stolen or if the PIN is disclosed, your liability shall be limited to S\$100 provided:-

- (a) you immediately notify the Bank;
- (b) you assist in the recovery;
- (c) you furnish the Bank with a statutory declaration in such form as the Bank will specify or a police report and any other information the Bank may require; and
- (d) the Bank is satisfied that such loss, theft or disclosure is not due to your negligence or default.

Notification can be given via telephone, fax or email, followed by the written confirmation together with a copy of the police report within 3 days. The OCBC Cardmember is to ensure that the Bank receives such notice.

A collaboration between



OCBC Bank has established two wholly-owned subsidiaries in Singapore and Malaysia to process certain selected transactions for OCBC Bank's customers and for this purpose, customer information may be disclosed to these subsidiaries. Please be assured that customer information will continue to remain within the OCBC Group, subject to any mandatory disclosure required by the relevant regulatory authorities.

Plus! U is a collaboration between 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.

All information is correct at the time of printing.

OCBC Bank Co. Reg. No.: 193200032W