

SALARY CREDIT

Credit your salary into your Plus! Deposit account.

Visit [www.plus.com.sg](http://www.plus.com.sg) to find out on the latest Salary credit / GIRO Payment promotions. Simply inform your Human Resource Department to credit your salary into your Plus! Deposit account.

Need help to inform your HR? Download the Salary Credit Instruction Form at [www.plus.com.sg/salarycrediting\\_giro.shtm](http://www.plus.com.sg/salarycrediting_giro.shtm).

I am applying for  
(Please tick one):

Fill in Sections

☐ Salary Credit only

A & B

☐ GIRO only

A, B & C

☐ Salary Credit & GIRO

A, B & C

A

MY DETAILS

My Name as in my Plus! Savings/NTUC-OCBC Starter Account:  
(Underline surname)

Mr ☐ Mdm ☐ Mrs ☐ Ms ☐ Dr ☐

My NRIC/Passport No.:

My Contact Number(s):

My Plus! Savings/NTUC-OCBC Starter Account No. for Salary Credit/GIRO:

My Monthly Salary Less CPF (for salary credit sign-up only):

☐ \$500 - \$2,499 ☐ \$2,500 - \$4,999 ☐ \$5,000 and above

B

MY DECLARATION AND ACCEPTANCE

By signing below, I hereby:

1) instruct and authorise OCBC Bank to process the Billing Organisation(s) instructions to debit my account;

2) agree and confirm that OCBC Bank is entitled to reject the Billing Organisation(s) debit instructions if my account does not have sufficient funds and charge me/us a fee for this. OCBC Bank may also at its discretion allow the debit even if this results in an overdraft on the account and impose charges accordingly;

3) agree and confirm that this authorisation will remain in force until terminated by OCBC Bank's written notice sent to my address last known to OCBC Bank or upon receipt by OCBC Bank of my written revocation through the relevant Billing Organisation(s), and

4) confirm that I have read, understood and agree to be bound by the Terms and Conditions overleaf.

My Signature

Date

GIRO SIGN-UP

No queues, no postage and no hassle of remembering due dates with GIRO Payment. GIRO is a completely free service that debits your Plus! Savings/NTUC-OCBC Starter account to settle your bills automatically.

C

MY GIRO APPLICATION

☒ I hereby authorise the following Billing Organisation(s) to debit my Plus! account for payment of my bill.

Name of Billing Organisation(BO)	MY BO's Reference Number	Reference Number Guide
CPF-Domestic Foreign Worker Levy		Billing reference in letter from Ministry of Manpower, i.e. one of the following formats - "W" or "E" prefix followed by 5 digits with "-" or 6 digits (e.g. E12345- or E123456) or 7 digits (e.g. 1234567)
HDB Payments		Please write HDB Property Address & Contact No.  If unsure of HDB Account details, please call HDB at 1800-2255432 or access HDB website at <a href="http://www.hdb.gov.sg">http://www.hdb.gov.sg</a>
a) HDB - Mortgage Loan Instalment		11 digit HDB Account No. for mortgage loan instalment payment
b) HDB - Main Upgrading Cost Instalment	M	11 digit HDB Account No. for main upgrading cost instalment payment
c) HDB - Home Improvement Upgrading Cost Instalment	H	11 digit HDB Account No. for home improvement upgrading cost instalment payment
d) HDB - Lift/Interim Plus Upgrading Cost Instalment	L	11 digit HDB Account No. for lift/interim plus upgrading cost instalment payment
e) HDB - Rent		11 digit HDB Account No. for rent payment
IRAS - Income Tax For Individual Taxpayer		Taxpayer's Income Tax Reference No. (NRIC No. for Singapore Citizen & PR)
IRAS - Property Tax		Taxpayer's Property Tax Reference No. as shown on the top left hand corner of the property tax bill
Ministry of Education		Student's Birth Cert/NRIC No. with prefix
M1 Ltd		Account No. as shown on the M1 bill statement
NTUC Income Insurance Cooperative Limited		Insurance Policy No. as shown on the first page of the policy contract
OCBC Auto Loan (Car Loan)		10 digit Loan Account No. (HP Agreement No.) as shown on the first page of the Hire Purchase Agreement
OCBC Credit Card		16 digit Credit Card No.
OCBC Securities Pte Ltd		7 digit Trading Account No. on statements or call OSPL Call Centre at 1800-3388688
Singapore Telecommunications Ltd		Account No. as shown at the top of the SingTel bill statement
Starhub Ltd (Mobile, IDD, Digital Voice & Data)		Payment Code can be found on the top right hand corner of the bill
SP Services Ltd		10 digit Account No. as shown on the SP Services bill statement
The Great Eastern Life Assurance Corporation Ltd (Life Policy)		8 digit Insurance Policy No. as shown on the first page of the policy contract. Starts with 0, 1, 2 or 5
The Great Eastern Life Assurance Corporation Ltd (Accident & Health Policies)		8 digit Insurance Policy No. as shown on the first page of the policy contract. Starts with 6 or 8
The Oversea Assurance Corporation Ltd (both OAC Life and Accident & Health Policies)		8 digit Insurance Policy No. as shown on the first page of the policy contract. Starts with 1, 8 or 28
Town Councils		Participating Town Councils  + Aljunied + Ang Mo Kio-Yio Chu Kang + Bishan-Toa Payoh + East Coast + Hong Kah + Hougang + Holland-Bt.Panjang + Jalan Besar + Jurong + Marine Parade + Potong Pasir + Pasir Ris-Punggol + Sembawang + Tampines + Tanjong Pagar + West Coast  Town Council Scheme Account No. (Begins with "C" and followed by 11 digits as shown on the receipt book or paper receipt issued by Town Council. If unsure of account no., please fill in your property address which you want the service and conservancy charges to be deducted for.)

INFORMATION ON HDB'S TERMS FOR GIRO ARRANGEMENT

- Please check with the respective Billing Organisations as to their terms for GIRO arrangement. Information on HDB's Terms for GIRO Arrangements:
- 1) The IBG deduction date is on the 28<sup>th</sup> of the month. If the 1<sup>st</sup> deduction is unsuccessful, a second deduction will be attempted on the 6<sup>th</sup> of the following month. HDB will inform you of the commencement date for the deduction once IBG application has been approved.
  - 2) If CPF is used to pay for the monthly instalment and the full amount is not remitted by the CPF Board, HDB will inform you of the shortfall before deducting it from your IBG bank account in the following month.
  - 3) HDB will notify you in advance of the amount to be deducted from your bank account if the intended deduction exceeds a month's charge.
  - 4) Upon closure of your HDB account (e.g. resale of your HDB premises, transfer of your flat ownership or termination of tenancy), HDB will automatically delete your IBG account from its records and inform your bank accordingly. However, if you wish to terminate your IBG arrangement for any other reason, you need to inform HDB.
  - 5) If you wish to change the bank account used for your IBG deduction from one bank to another, you are required to submit to HDB a fresh IBG application for the new IBG bank account. HDB will automatically terminate your existing IBG arrangement upon commencement of the new IBG arrangement.
  - 6) OCBC Bank shall not be responsible for any inaccuracies in the above information.

- ✓ Have you signed the application form?
- ✓ Have you filled in ALL fields in the application form?

REMEMBER!

TERMS AND CONDITIONS

- Salary Credit**
- 1) I have no existing arrangements for salary credit to my Plus! Savings/NTUC-OCBC Starter account.
  - 2) I will inform my Human Resource Department that my salary is to be credited into my OCBC Account via GIRO
- Visit [www.plus.com.sg](http://www.plus.com.sg) for the latest promotion on salary credit and/or GIRO sign-up.
- GIRO Arrangement**
- 1) Only complete applications will be processed. OCBC Bank is entitled to reject applications which are in its opinion incomplete.
  - 2) I agree and confirm that OCBC Bank is entitled to reject the Billing Organisation(s) debit instructions if my account does not have sufficient funds and charge me a fee for this. OCBC Bank may also at its discretion allow the debit even if this results in an overdraft on the account and impose charges accordingly.
  - 3) I agree and confirm that this authorisation will remain in force until terminated by OCBC Bank's written notice sent to my address last known to OCBC Bank or upon receipt by OCBC Bank of my written revocation through the relevant Billing Organisation(s).
  - 4) Please allow at least (4) four weeks for the processing of your application.
  - 5) This GIRO setup is subject to approval being obtained from the respective Billing Organisation(s). I will continue to pay my bills to the various Billing Organisation(s) until my bill is debited from my OCBC account.
  - 6) If your payments are currently made pursuant to an existing GIRO arrangement, the existing GIRO payment will be terminated upon the successful application of this Interbank GIRO arrangement.
  - 7) Should you close your Plus! Savings account/NTUC-OCBC Starter Account or wish to terminate this payment arrangement, please notify the respective Billing Organisation(s) and/or make alternative payment arrangements.
  - 8) For payments unsuccessfully debited from your account, you remain responsible for making payment to the relevant Billing Organisation(s) by other means.
  - 9) OCBC Bank shall not be liable for any loss or damages due to any failure to accept or act on, or for errors or delays or defaults of any kind in accepting, or acting on, any instructions given by you or any person to debit or credit any amount in connection with or pursuant to Interbank GIRO arrangement, or any failure to terminate any existing GIRO arrangement with any other bank, or in respect of any claims made against you by any person in relation thereto.
  - 10) Plus! GIRO applications may not be entitled to promotions launched to applicants applying for GIRO arrangements via the OCBC Bank All-in-One GIRO form.
  - 11) OCBC Bank may at its discretion and at any time add to, alter, vary or modify all or any of the above terms and conditions.
- For more information on interest rates, please refer to [www.plus.com.sg](http://www.plus.com.sg) or call our customer service officers at 1800 820 2020.

Plus! U  
Accounts Services  
c/o Oversea-Chinese Banking Corporation Ltd  
Bras Basah Post Office  
Locked Bag Service No.8  
Singapore 911886

BUSINESS REPLY SERVICE  
PERMIT NO. 07049



Singapore dollar deposits held by or for a non-bank depositor in accounts listed in OCBC Bank's Insured Deposit Register (available at [www.ocbc.com/policies](http://www.ocbc.com/policies)) will be insured in accordance with and for up to the limits specified in the Singapore Deposit Insurance and Policy Owners' Protection Schemes Act 2011 of Singapore.

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.

OCBC Bank Co.Reg.No.: 193200032W / MAR 2012



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