

1 Your details

Name ▶ *As in NRIC / Passport*

NRIC / Passport number

Voyage credit card number

 - - -

Expiry date ▶ *MM / YY*

 /

Mobile number ▶ *Singapore numbers only*

▶ *The mobile number will be used for the purpose of this application only*

2 Your credit limit review options ▶ *Optional*

Yes, I wish to apply for credit limit review for my Voyage credit card
Prefer my credit limit to be:

SGD

▶ *min 1,000 SGD and indicate in multiples of 100 SGD*

If I do not indicate any preferred credit limit, I hereby confirm that I agree to any credit limit assigned by OCBC Bank. Please ensure that you have sufficient available limit to meet the tax amount, else your Tax Payment Facility application will be rejected. Tax amount can be up to 90% of your available credit limit at the point of processing.

Occupation

Name of employer

Length of service

 year month

3 Your tax payment option ▶ *Please select one*

One-time payment with 1.9% one-time fee (Code : 17111303)

12 monthly instalments with 1.9% one-time fee (Code : 17111304)

4 Transfer your funds ▶ *The minimum requested tax amount is S\$500 and the final amount disbursed to the bank account will be net of the processing fee*

Transfer to:

Account holder's name

Bank account number

Name of bank

5 Declaration & agreement

By signing on this application, I warrant that all information provided by me in this application is accurate, complete and up-to-date. I acknowledge that I have read, understood and agreed to be bound by the OCBC Terms and Conditions Governing Tax Payment Facility. I further authorise and/or agree with OCBC as follows:

- The total amount applied under this form, which is equivalent to the tax amount payable as reflected in my Notice of Assessment 2018 submitted, is subject to the bank's approval and must not exceed 90% of the principal Cardmember available credit limit.
- OCBC Bank reserves the right to reject my application without providing me with any reason and may adjust my credit limit in line with the applicable regulatory limit upon receiving my updated income documents.
- I agree that, without prejudice to such other rights OCBC may have, I shall be solely liable to any fees and charges that may be imposed or levied by OCBC or any third party (including without limitation, any Beneficiary Bank) arising out of or in connection with my Tax Payment Application or any Tax Payment amount that has been granted by OCBC and such fees and charges may be deducted from the approved Tax Payment that may have been granted to me.

If I have applied for a credit limit review:

- I understand that the credit limit increase is applicable on my Voyage credit card only. The credit limit on my other OCBC credit cards and/or EasiCredit remain unchanged.
- I have read and understand all the Terms and Conditions governing the OCBC Credit Card Credit Limit Review stated in this form. I understand that notwithstanding that I have specified a preferred limit, OCBC Bank may in its own discretion assign a lower credit limit without giving any reasons.
- I hereby authorise OCBC Bank to update (where applicable) my bank records with the above information.
- I understand and agree that OCBC Bank reserves the right to reject any credit limit increase request without providing me with any reason and may reduce my credit limit in line with the applicable regulatory limit.
- I hereby authorised OCBC Bank to conduct credit checks on me and to obtain and verify and disclose any information relating to me and any of my accounts with OCBC Bank from or to any other party as OCBC Bank may time to time deem fit at OCBC Bank's own discretion and without any liability or notice to me.
- I understand that I will have to submit my supporting documents for this application. I understand that without a full set of all my supplementary card holders' signatures, my credit limit review application will not be successful.

Signature of main account holder

Signature of supplementary card holder 1

Signature of supplementary card holder 2

Signature of supplementary card holder 3

Date ▶ *DD / MM / YY*

 / /

▶ *Valid 30 days from this date*

Approved credit limit will be applied for all supplementary card holders. Kindly ensure that ALL supplementary card holders have signed on this form. Attach second sheet if there are more than 3 supplementary card holders.

Name

Name

Name

NRIC / Passport

NRIC / Passport

NRIC / Passport

6 What to do next



Send by mail

Send this completed form **AND** supporting Notices of Assessment 2018

OR



Send by fax

Fax this completed form **AND** supporting Notices of Assessment 2018 to 6830 7917

Refer to overleaf for terms and conditions

Terms & Conditions Governing Tax Payment Facility (the "Facility")

1. The Facility is only applicable to the Principal OCBC Voyage Cardmembers (the "Eligible Cardmembers").
2. Each Eligible Cardmember is eligible to apply for this Facility once to pay his/her Singapore income taxes (the "Application").
3. Eligible Cardmembers can either make a one-time payment or opt for a monthly instalment payment plan under the Facility.
4. A one-time non-refundable processing fee (the "Processing Fee") calculated as a percentage of the Tax Payment amount approved by OCBC Bank (the "Tax Payment Amount") (or other such rate as may be determined by OCBC Bank at its discretion from time to time) will be charged to and debited from the Voyage Credit Card Account specified in the Application Form (regardless of whether the Facility is terminated at any time by yourself or OCBC Bank) for each successful Application.
5. Upon OCBC Bank's approval of the Application, whether in whole or in part, the Tax Payment approved under such Application shall be credited into a designated Singapore dollar dominated bank account held by the Eligible Cardmember as specified in such Application ("the specified Bank Account"). For the avoidance of doubt, the final amount to be disbursed by OCBC Bank into the specified Bank Account will be net of the relevant Processing Fee.
6. OCBC Bank will not process the Application if there is insufficient information or documentation submitted to OCBC Bank and will not be held liable for any failure or delay in the cardholder's tax payment(s) due to any of the following: (i) Insufficient funds for IRAS deduction in the designated bank account; (ii) Lost/ Stolen card; (iii) Terminated account; or (iv) Insufficient available credit limit in the cardholder's credit card account.
7. The Facility is valid only for the tax chargeable to Year of Assessment 2018.
8. Eligible Cardmembers are required to submit their Notice of Assessment issued by IRAS together with the enclosed Application Form.
9. Eligible Cardmembers are responsible for the accuracy of bank account details (including details on the specified Bank Account) and other personal information in all documents submitted to OCBC Bank.
10. 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.
11. Eligible Cardmembers are responsible to make his/her own payment to IRAS for the taxes with the funds credited to the specified Bank Account.
12. OCBC Bank shall not be liable to Eligible Cardmember for any loss and/or cost of damages of any kind should Eligible Cardmember fail to make payment to IRAS with the funds credited to the specified Bank Account.
13. The Tax Payment Amount shall be charged to and debited from the specified Voyage Credit Card Account when the Facility is approved by OCBC Bank.
14. An administrative fee of S\$150 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). The administrative fee shall be charged to and debited from the specified Credit Card Account.
15. If your submitted income documents reflect an income change, OCBC Bank reserves the right to review and adjust your current credit limit in line with your current monthly income. You will be notified of any revisions to your credit limit by mail.
16. OCBC Bank reserves the right to withdraw, or vary the terms of the Facility at any time without notice. OCBC Bank's decision on all matters relating to the Facility and the Terms and Conditions shall be final and binding.
17. These Terms and Conditions shall be governed by and construed in accordance with the laws of the Republic of Singapore.

Mar 2018

Terms and conditions governing the OCBC Credit Card Credit Limit Review

You may specify and we may approve a credit limit up to 4 times your monthly income or such other multiplier as may be permitted by the Banking (Credit Card and Charge Card) Regulations 2013 and MAS Notice 635 on Unsecured Credit Facilities to Individuals. Notwithstanding this, we may in our sole discretion assign a lower credit limit without giving any reasons. If you have an annual income of S\$30,000 – S\$119,999, or S\$120,000 and above, you may specify a maximum total credit limit with OCBC Bank of up to four times, or six times your monthly income respectively. The approved credit limit is a shared limit with all Unsecured Credit Facilities with OCBC.

1. If you are applying for an increase in credit limit, your current monthly and annual income has to be higher than the monthly and annual income in our record to be eligible for consideration for the credit limit increase. If your income documents submitted reflect a lower income than what is currently in our record, we will reduce your credit limit in line with the applicable regulatory limit.
2. If you have been granted a temporary credit limit increase on your OCBC Credit Card(s), please note that any adjustment to your permanent credit limit of your credit card pursuant to our review will be effected only after the expiry of the temporary credit limit increase and your permanent credit limit reverts to the original credit limit.
3. Kindly allow 2 weeks for processing. You will be notified of OCBC's decision by mail.
4. This application is only valid for 30 days from the date indicated on the credit limit review form. If your application is received after the 30 days period, your application will be deemed to have lapsed and it will be rejected.
5. The decision of OCBC on all matters relating to this credit limit review (including any credit limit adjustment) will be final and binding on all customers who sign up for this credit limit review. No correspondence or appeal will be entertained.
6. OCBC shall be entitled to vary, delete or add any of these terms and conditions at any time without notice.
7. These terms and conditions shall be governed by the laws of Singapore and you irrevocably submit to the non-exclusive jurisdiction of the courts of Singapore. A person who is not a party to any agreement governed by these terms and conditions shall have no right under the Contracts (Rights of Third Parties) Act (Cap 53B) to enforce any of these terms and conditions.
8. In the event of any inconsistency between these terms and conditions and any brochure, marketing or promotional material relating to credit limit review, these terms and conditions will prevail.

IMMEDIATE ATTENTION

BUSINESS REPLY ENVELOPE
PERMIT NO. 01808



OVERSEA-CHINESE BANKING CORPORATION LIMITED

OCBC CREDIT CARDS

ROBINSON ROAD P.O. BOX 1386

SINGAPORE 902736

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