

I have read, understood and agreed to be bound by the [Terms and Conditions Governing Deposit Accounts](#) and the [Terms and Conditions Governing Electronic Banking Services \(Personal\)](#) (which may be amended by OCBC Bank from time to time). I consent to all related disclosures. I agree and consent to the terms of OCBC Bank's (i) Data Protection Policy and (ii) FATCA Policy, both available at www.ocbc.com/policies or upon request.

I declare and confirm that:

- I am the beneficial owner of this account and ultimately own or have effective control of it. (If you are not the beneficial owner and do not ultimately own or have effective control of the account, you cannot open this account online. Instead, proceed to any OCBC branch, together with the beneficial owner, in order to apply for this account).
- The account will be used for savings and/or transactional purposes.
- OCBC Bank can rely on my declarations on the beneficial ownership and purpose of the account.

Tax declaration clause: -

I declare that any funds and assets I place with the Bank or the relevant OCBC entity, and any profits that they generate, will comply with the tax laws of the countries where I live or of which I am citizen(s) or which I am otherwise subject to.

Applicable for foreign currency deposit accounts only:

1. I acknowledge that: -

- (i) there is an inherent exchange rate risk in foreign currency deposits. In particular, a decline in the foreign currency's exchange rate relative to my currency of choice will reduce (or even eliminate) my return or earnings on the foreign currency deposits;
- (ii) any funds credited or debited from this account may diminish in value due to taxes, depreciation or become unavailable due to restrictions (howsoever arising) on convertibility, requisitions, involuntary transfers, restraints of any character, exercise of governmental or military or military powers, war, strikes or other causes beyond OCBC Bank's reasonable control;
- (iii) any currency in which OCBC Bank's payment obligations are denominated may become unavailable due to restriction on convertibility, transferability, requisitions, government acts orders, decrees and regulations, involuntary transfers, restraint of any character, exercise of military or usurped powers, acts of war or civil strife, monetary union or exchange or similar causes beyond OCBC

Bank's reasonable control and OCBC Bank may satisfy such payment obligations by making payment in such other currency as OCBC Bank deems fit.

2. I have carefully studied the currency markets and confirm that my foreign currency deposits in this account are suitable in the light of my financial position and investment objectives.

3. I hereby authorise OCBC Bank to accept any deposits to this account in any foreign currency whatsoever as OCBC Bank may permit in its sole and absolute discretion.