

**Reminder!**  
 Have you signed the application form?  
 Have you filled in ALL fields in the application form?  
 Have you attached ALL the relevant documents?

OVERSEA-CHINESE BANKING CORPORATION LIMITED  
 OCBC CREDIT CARDS  
 ROBINSON ROAD P.O. BOX 8222  
 SINGAPORE 908006



BUSINESS REPLY ENVELOPE  
 PERMIT NO. 08822

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



Enjoy BEST value with the BEST-OCBC Platinum MasterCard



# The BEST deals come with the BEST-OCBC Platinum MasterCard.

Whether it's the latest UHD TV, Home Theatre System, Energy Efficient Appliances, Smartphone or Tablet, you can now enjoy the best savings and privileges when you shop at any BEST Denki retail outlet with the BEST-OCBC MasterCard.



## Enjoy great savings with 8% BEST Rewards

Get 8% BEST Rewards\* for every dollar charged to your BEST-OCBC Platinum MasterCard at BEST Denki, including items purchased on 0% Instalment Plan. The BEST Rewards are converted to cash rebates, which will offset against your monthly bill for greater savings.

**8%**  
BEST Rewards

(\$100 spent at BEST Denki = 8 BEST Rewards = \$2 Cash rebate)

## Members' Exclusive Deals

**Green giveaways** - With special cardmembers' prices on selected eco products, there's more reason for you to go green.



**Invitation to exclusive members' events** - Get special invites to members-only events, private sales and participate in specially organised workshops and talks.

## Enjoy an extra 2.5% Annual Rebate

In addition to BEST Rewards, enjoy an extra 2.5% annual rebate^ when you spend a minimum amount of S\$20,000 in a year at BEST Denki. For accumulated spend from S\$10,000 to S\$19,999 a year, you will receive an additional 2% rebate^.

\* BEST Rewards are calculated based on spend at BEST Denki in a calendar month and will be awarded in the subsequent month's statement. BEST Rewards are only awarded on purchases made for personal use. BEST Denki and OCBC Bank have the absolute discretion to determine whether the purchases are made for personal use. If BEST Denki and OCBC Bank (in their absolute discretion) decide that the purchases are not made for personal use, the BEST Rewards may not be awarded.

^ The annual rebate will be calculated based on spend at BEST Denki from 1 January 2014 till 31 December 2014 and it will be awarded in the form of BEST Vouchers. The annual rebate will only be awarded for purchases made for personal use. BEST Denki and OCBC Bank have absolute discretion to determine whether the purchases are made for personal use. If BEST Denki and OCBC Bank (in their absolute discretion) decide that the purchases are not made for personal use, the annual rebate may not be awarded.

## More of the BEST Privileges

**Free Delivery Service** – We'll deliver your bulky items (that are unable to fit into a car boot) to your doorstep for free when you spend at least S\$200 in a single receipt.

**Free Disposal Service** – Purchase a product<sup>o</sup> at any BEST Denki retail outlet and we will dispose your old item for free.

**Safety 5 Warranty Programme** – Pay only 10% of the purchase price for a warranty period<sup>o</sup> up to 5 years that covers product failure.



**Guaranteed price protection up to 10 days** – If the product you purchased is advertised at a lower price by other similar mega electric or electronic stores within 10 days of your purchase, BEST Denki will refund you the difference upon presentation of the newspaper advertisement (excluding one-day offers and display sets).

For more details, visit [www.ocbc.com.sg/best](http://www.ocbc.com.sg/best) or call 1800 363 3333.

<sup>o</sup> Terms and conditions apply.  
<sup>o</sup> The Safety 5 Warranty Programme covers Consumer Electric Products for 5 years and IT products for 3 years. Please refer to our friendly sales specialists for more details on our terms and conditions.

# MORE EXCITING PRIVILEGES

Your OCBC credit card – a great shopping, dining and entertainment companion.



## Entertainment Privileges

Enjoy discounts at Shaw Theatres, Party World KTV, Brussels Sprouts and more.

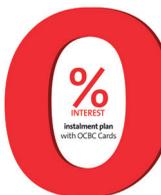


## Dining Privileges

Enjoy great discounts and fantastic deals at various dining outlets islandwide such as Din Tai Fung, Paradise Group of restaurants, Peach Garden, Red House Seafood Restaurant, Soup Restaurant, Seoul Yummy, Suki-ya, Waraku, Pasta de Waraku, Siam Kitchen, Marché® Restaurants, Tony Roma's and more.

## 0% interest-free shopping treats

With more than 1,500 merchant outlets islandwide, shopping with 0% interest instalment plan can be a breeze with your BEST-OCBC Platinum MasterCard.



## Caltex Privileges

Enjoy extra savings<sup>a</sup> on petrol on top of the prevailing site discount at all Caltex service stations in Singapore.



<sup>a</sup>Discount is valid for petrol purchases only, and may be amended from time to time and such changes shall take effect without prior notification to nor be subject to the consent of the customers. Other terms and conditions apply. For more details, drive to your nearest Caltex service station or visit [www.ocbc.com.sg](http://www.ocbc.com.sg)

For other exciting privileges, visit [ocbc.com/cardspromotions](http://ocbc.com/cardspromotions).

Sign up for the BEST-OCBC Platinum MasterCard to enjoy the BEST savings and benefits when you shop at BEST Denki!

Apply for the BEST-OCBC Platinum MasterCard now!



BEST-OCBC Platinum MasterCard  
Principal Card S\$53.50 p.a. (inclusive of 7% GST)  
Supplementary Card S\$32.10 p.a. (inclusive of 7% GST)

**+ First 2 years FREE**

**PREFERRED CREDIT LIMIT FOR OCBC CREDIT CARD(S)**

My preferred credit limit is S\$ (please specify in multiples of S\$100 and a minimum of S\$1,000). If I do not indicate any preferred credit limit, I hereby confirm that I agree to any credit limit assigned by OCBC Bank™.

Applicable to NEW principal Credit Card applicant only. Please do not complete this section if you are an EXISTING principal Credit Card holder because the credit limit for the Credit Card applied for will be the same as that for your existing Credit Card(s).

### APPLICATION REQUIREMENTS

IMPORTANT: Applicant must be aged 21 and above with minimum annual income as follows.

- S\$30,000 p.a. (For Singaporeans & Permanent Residents)
- S\$30,000 p.a. (For Foreigners)
- S\$15,000 p.a. (If aged 55 years old above)

### MANDATORY DOCUMENTS

You can now print your Notices of Assessment at myTax Portal with your SingPass or IRAS PIN. The service is free. Log on to [www.mytax.iras.gov.sg](http://www.mytax.iras.gov.sg) for more details.

For existing OCBC Principal Credit Cardmember:

– No further documents required.

For new OCBC Credit Card Applicant:

Please TICK and SUBMIT a photocopy of the following document(s):

**Salaried Employee:**

NRIC (Front & back), AND

a. Latest 6 months' CPF Contribution History Statement; OR

b. Latest computerised / electronic payslip and Latest Income Tax Notice of Assessment.

**Self Employed, Commissioned or Variable Income Earner**

NRIC (Front & back), AND

a. Latest Income Tax Notice of Assessment; OR

b. Latest 12 months' CPF Contribution History Statement.

**Foreigner:**

– Valid passport and employment pass (at least 6 months validity), AND

a. Latest computerised / electronic payslip and Latest Income Tax Notice of Assessment; OR

b. Original Company Letter certifying Employment and Salary.

### RELATIONSHIP WITH OCBC BANK (PLEASE TICK)

Yes - OCBC Principal Credit Cardmember  Yes - Existing OCBC Bank Customer

No Existing Relationship with OCBC Bank

### FOR NEW OCBC CREDIT CARD APPLICANT

Please complete ALL sections.

### FOR EXISTING OCBC PRINCIPAL CARD MEMBER

Please complete section (1) AND (7).

Applications not accompanied with required documents or with incomplete information will cause a delay in processing.

### 1. APPLICATION DETAILS (PLEASE COMPLETE IN FULL)

Name as in NRIC/Passport ▶ *underline surname*  Dr  Mr  Mrs  Ms  Mdm

Name to appear on the card

▶ *must be similar to your identity documents; max 19 characters inclusive of space*

NRIC / Passport number ▶ *if foreigner*

Date of birth ▶ DD/MM/YY

FIN No. ▶ *mandatory if foreigner*

Singapore PR?

Yes  No

Nationality

Gender

Male  Female

Are you a U.S. Tax resident?\*

No  Yes ▶ *Taxpayer Identification (TIN)*

Country of birth

▶ *If you are born in U.S. but no longer a U.S. Tax Resident, you need to furnish documents stated overleaf<sup>2</sup>*

Residential address  *use this as my mailing address*

(Please do not give a P.O. Box or foreign address)

House / Blk No. \_\_\_\_\_ Unit No.# \_\_\_\_\_ - \_\_\_\_\_

Street / Building \_\_\_\_\_

Postal Code \_\_\_\_\_ Years in residence \_\_\_\_\_

Mobile number ▶ + (country code) - (area code, for non SG number) - (contact number)

Home number ▶ + (country code) - (area code, for non SG number) - (contact number)

Mother's maiden name ▶ *Mandatory for security verification purpose*

Email address

### 2. ADDITIONAL DETAILS (PLEASE COMPLETE IN FULL)

Marital Status  Married  Single  Others \_\_\_\_\_ No. of Dependents \_\_\_\_\_

Education level

Primary  GCE "N" Level  GCE "O" Level  GCE "A" Level

ITE  Certificate  Diploma  Degree

Masters & above

Residential status  Parent's  Owned  Mortgaged

Rented  Employer's  Others

Property type  HDB  Condominium / Apartment

Landed  Others

Overseas address ▶ *for PR & foreigner only*

\_\_\_\_\_ Country \_\_\_\_\_

Overseas contact number ▶ + (country code) - (area code, for non SG number) - (contact number)

### 3. EMPLOYMENT DETAILS

Are you self-employed?  Yes  No

Employer's name \_\_\_\_\_ Length of service \_\_\_\_\_ years

Office address  *use this as my mailing address (Please do not give a P.O. Box or foreign address)*

House / Blk No. \_\_\_\_\_ Unit No.# \_\_\_\_\_ - \_\_\_\_\_

Street / Building \_\_\_\_\_

Postal Code \_\_\_\_\_ Office number \_\_\_\_\_

Occupation ▶ *tick one*

Administrative executive  IT professional  Marketing / Sales executive

Company director  Supervisor  Technician

General executive  Manager  Teaching professional

Licensed professional / Engineer  Others ▶ *please specify*

Type of business / industry ▶ *tick one*

Banking / finance / insurance  Building & construction  Food & beverage

Government / statutory board  IT & communications  Manufacturing

Professional firm  Retail  Shipping / transport

Trading & general commerce  Uniform group (Armed Forces, Civil Defence, Police Force)

Others ▶ *please specify*

Name of previous employer (if less than 3 years with current employer) \_\_\_\_\_ Length of service \_\_\_\_\_ years

### 4. SUPPLEMENTARY CARD APPLICATION (OPTIONAL)

IMPORTANT: Minimum qualifying age is 18 years old

Singaporean and PR  Copy of Pink/Blue NRIC (front & back)

Foreigner  Copy of Passport AND Dependant Pass/Employment Pass/ Work Permit/Student Pass/Long Term Visit Pass

Name as in NRIC/Passport ▶ *underline surname*  Dr  Mr  Mrs  Ms  Mdm

Name to appear on the card

▶ *must be similar to your identity documents; max 19 characters inclusive of space*

NRIC / Passport number ▶ *if foreigner* \_\_\_\_\_ Date of birth ▶ DD/MM/YY \_\_\_\_\_

Nationality \_\_\_\_\_ Singapore PR?  Yes  No

Gender  Male  Female

Are you a U.S. Tax resident?\*

No  Yes ▶ *Taxpayer Identification (TIN)*

Country of birth

\_\_\_\_\_ ▶ *If you are born in U.S. but no longer a U.S. Tax Resident, you need to furnish documents stated overleaf<sup>2</sup>*

Residential address  *use this as my mailing address*

(Supplementary card will be sent to Principal cardmember's mailing address)

House / Blk No. \_\_\_\_\_ Unit No.# \_\_\_\_\_ - \_\_\_\_\_

Street / Building \_\_\_\_\_

Postal Code \_\_\_\_\_ Office number \_\_\_\_\_

Mobile number ▶ + (country code) - (area code, for non SG number) - (contact number)

Home number ▶ + (country code) - (area code, for non SG number) - (contact number)

Email \_\_\_\_\_ Relationship to Principal Applicant \_\_\_\_\_

Occupation  Tick if self employed \_\_\_\_\_ Type of Business/Industry \_\_\_\_\_

### 5. GO PAPERLESS WITH OCBC CREDIT CARDS E-STATEMENT

I do not wish to receive Paper Statements.



Simply log in to OCBC Internet banking to view your eStatement online with your access code and PIN. Visit [www.ocbc.com](http://www.ocbc.com) for more information.

### 6. YOUR MARKETING CONSENT

I am aware that by signing up for this product or service, I am consenting to Oversea-Chinese Banking Corporation Limited and its related corporations ("OCBC Group"), their agents, and their authorised service providers collecting, using and disclosing my personal data, and sharing such personal data with their business partners, for marketing and promotional purposes, including the purposes described as "Additional Purposes" in the OCBC Data Protection Policy, available at [www.ocbc.com/policies](http://www.ocbc.com/policies) or upon request. I may withdraw such consent at any time via forms available on [www.ocbc.com](http://www.ocbc.com) or at any OCBC Bank branch.

In addition, by checking the box below, I also consent to OCBC Group contacting me via SMS, telephone call and other phone number-based messaging about products and services offered by OCBC Group, its business partners and agents, regardless of my registration(s) with the Do Not Call registry.

Principal applicant  Supplementary applicant

### 7. DECLARATION AND AGREEMENT (PLEASE SIGN)

- I/We read and fully understand the Declaration and Agreement set out. I/We agree with the Declaration and Agreement and agree to abide by and be bound by the matters stated therein.
- 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](http://www.ocbc.com/policies) or upon request.
- Where applicable, I confirm that any personal data of the beneficial owner disclosed to OCBC Bank, its related corporations and its business partners and agents, the beneficial owner has agreed and consented to the terms of (i) OCBC Bank's Data Protection Policy and (ii) FATCA Policy, accessible at [www.ocbc.com/policies](http://www.ocbc.com/policies) or available upon request.

**We will only be able to process completed applications, attached with relevant income and identification documents as stated herein. We reserve the right to decline an application without giving any reason.**

Please Sign within the boxes below

Principal Applicant \_\_\_\_\_ Date ▶ DD/MM/YY \_\_\_\_\_

Supplementary Applicant \_\_\_\_\_ Date ▶ DD/MM/YY \_\_\_\_\_

All rates are accurate at time of print. OCBC reserves the right to decline an application without giving any reasons. OCBC will only be able to process completed applications, attached with relevant income and identification documents as mentioned above.

### For bank's use

Source Code	Staff ID
Introducer NRIC	

### DECLARATION AND AGREEMENT (BEST-OCBC PLATINUM MASTERCARD)

BEST-OCBC PLATINUM MASTERCARD: By signing below, I/we understand that I/we am/are applying for the BEST-OCBC PLATINUM MASTERCARD (the "Credit Card", issued by OCBC). I/We acknowledge that the Credit Card may only be used upon approval subject to the terms and conditions of the OCBC Cardmembers Agreement (the "OCBC Cardmembers Agreement"), a copy of which will be sent with the Credit Card. I/We jointly and severally agree to be bound by the same which shall include any amendments and additions made there to 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 OCBC Cardmember's Agreement. I/We hereby declare that I/We have read, understood and accepted and agreed to be bound by the Terms and Conditions Governing OCBC Electronic Statements.

CREDIT LIMIT FOR SUPPLEMENTARY CARD(S)  
Where applicable, we agree that the approved credit limit for the Card(s) applied for here similarly applies to any approved supplementary card(s).

OCBC Cardmembers T&Cs available on [www.ocbc.com/cardmembers-agreement](http://www.ocbc.com/cardmembers-agreement) and at any OCBC branch, upon request.

### IMPORTANT INFORMATION TO NOTE

Interest-free period	24 calendar days from statement date if there is no balance carried forward from the previous statement.
Interest on purchases	25.92% per annum if full payment is not made by payment due. Minimum charge is S\$2.50 per month and is calculated from the transaction date until the date that full payment is made.
Interest on Cash Advance	28.92% per annum on the amount withdrawn from the transaction date until the date that full payment is made.
Minimum monthly payment	Accounts with Outstanding Amounts within the Credit Limit S\$50 or 3% of the Total Balance, whichever is higher, and any overdue amount. Accounts with Outstanding Amounts exceeding the Credit Limit 3% of the Total Balance plus the amount in excess of the Credit Limit and any overdue amount.
Late payment charges	S\$60 if the minimum payment is not received by payment due date.
Cash advance fee	S\$15 or 6% of amount withdrawn whichever is greater.
Fees for foreign currency transactions	Foreign currency transactions, other than USD transactions, are converted to USD first before being converted to SGD based on the rate determined by the respective card associations. All foreign currency transactions are subjected to a currency conversion charge imposed by the respective card associations (1%) and a bank administrative fee (1.8%) of the foreign transaction amount.
Payment hierarchy	<b>BEST-OCBC Platinum MasterCard</b> If full payment is not made by payment due date, payment is first applied to the balance that attracts the lowest interest rate.
Lost / stolen card liability	S\$100 (For details, refer to clause 9 of ABS Guide on "What Should Know About Credit Cards" using the following hyperlink <a href="http://www.abs.org.sg/pdfs/Financial/Consumers_publications/ABS_CreditCards_English.pdf">http://www.abs.org.sg/pdfs/Financial/Consumers_publications/ABS_CreditCards_English.pdf</a> )

There may be circumstances in which you have to pay other fees. Please refer to the OCBC Cardmember Agreement for full details.

### IMPORTANT NOTES FOR U.S. TAX RESIDENT

- Definition: A citizen or permanent resident of the United States (eg. US Green Card holder or someone who meets the requirements to be considered a resident under the 'substantial presence test'); or Any other person that is not a foreign person (as defined under US federal tax law).
- Furnishing of documents: Please furnish either one of these documents if you have stated that you are born in the United States but are no longer a U.S. Tax Resident: Certificate of Loss of Nationality of the United States; or Form I-407 (Abandonment of Lawful Permanent Resident Status).

### NOTES ON CREDIT LIMIT:

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.

For OCBC Credit Card(s)  
If this is your first time applying for an unsecured credit card(s) from OCBC, please be informed that the preferred credit limit you specify above, if approved by us, will be a shared limit for the unsecured credit card(s) that you have applied for in this application, subject to the Banking (Credit Card and Charge Card) Regulations 2013 and MAS Notice 635 on Unsecured Credit Facilities to individuals.

### 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;
- confirm that any funds and assets I place with OCBC Bank and any funds applied by me to repay OCBC Bank any monies owing in respect of the OCBC Credit Card and any profits that they generate (if applicable), will comply with the tax laws of the countries where I live or of which I am citizen or which I am otherwise subject to;
- understand that, in relation to the OCBC Credit Card, the OCBC PhoneBanking Services and Internet Banking Services will automatically be made available only to the principal applicant upon approval by OCBC, subject to the OCBC Terms and Conditions Governing Electronic Banking Services (which shall include any amendments and additions made there to from time to time) which the principal applicant agrees to be bound by, a copy of which will be made available to the principal applicant;
- authorize 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;
- irrevocably and unconditionally consent for OCBC Bank to disclose any information whatsoever relating to me/us or my/our account as OCBC Bank shall consider appropriate to any person to whom disclosure is permitted or required by any applicable law or to any other person wherever situated for any purpose including without limitation to Best Denki (Singapore) Pte Ltd, its group of companies and any reward program partner(s). 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 the OCBC Credit Card without giving any reason and to retain documents submitted as property of OCBC;
- agree that the Principal Cardmember shall be responsible for all liabilities (including all liabilities incurred in respect of goods and services, cash advances, annual fees and all other fees and charges) incurred in respect of the Principal Card and all Supplementary Cards and each Supplementary Cardmember shall be responsible for all liabilities (including all liabilities incurred in respect of goods and services and cash advances) incurred in respect of the Supplementary Card issued to him/her;
- agree and consent that OCBC Bank may communicate with me with regard to any promotion relating to the account or card applied for or any OCBC product and services by electronic mail, SMS or any other means which OCBC Bank may deem appropriate at my contact details set out in this application or which I may furnish to OCBC Bank from time to time. I hereby authorise OCBC Bank to accept and act upon all communication or instructions from me to OCBC Bank by electronic mail or SMS with regard to such promotions and OCBC Bank shall not be liable if it acts upon such communication or instructions in good faith.

OCBC Customer Service: 1800 363 3333 or (65) 6363 3333 [www.ocbc.com.sg/best](http://www.ocbc.com.sg/best)