

Important information to note

Interest-free period	23 calendar days from statement date if there is no balance carried forward from the previous statement.
Interest on purchases	26.88% 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Interest on Cash Advance	28.92% per annum on the amount withdrawn from the transaction.
Minimum Monthly payment	<u>Accounts with Outstanding Amounts within the Credit Limit</u> S\$50 or 3% of the Total Balance, whichever is higher, and any overdue amount. <u>Accounts with Outstanding Amounts exceeding the Credit Limit</u> 3% of the Total Balance plus the amount in excess of the Credit Limit and any overdue amount.
Late payment charges	S\$100 if the minimum payment is not received by payment due date.
Cash advance fee	S\$15 or 8% of amount withdrawn whichever is greater.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 (2.25%) of the foreign transaction amount.
Payment hierarchy	<u>OCBC Credit Cards</u> 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 http://www.abs.org.sg/pdfs/Financial/Consumers_publications/ABS_CreditCards_English.pdf)
Currency Conversion Fee	An additional fee will be levied on all Visa transactions effected in Singapore dollars and processed overseas (including online transactions). This includes but is not limited to (i) any Visa retail transaction presented in foreign currency that you choose to pay in Singapore dollars via dynamic currency conversion and (ii) any online retail card transaction charged to your Visa cards on overseas websites in Singapore Dollars. The additional fee charged is 1% on all converted Singapore dollar amounts for each Visa transaction.
There may be circumstances in which you have to pay other fees. Please refer to the OCBC Cardmember Agreement for full details.	

The information stated above serves as a consumer guide only. A detailed cardmembers' agreement and the relevant terms and conditions will be sent upon approval. These conditions are subject to change.

All rates are accurate at time of printing. OCBC reserves the right to decline an application without giving any reasons.

For more Supplementary Card application forms, please call OCBC Customer Service Hotline.

Please note that Supplementary Cards will be sent to the Principal Cardmember's billing address reflected in the bank's records.

OCBC VOYAGE Credit Card Service Centre: +65 6438 6088 or www.ocbc.com

CA1006

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

BUSINESS REPLY ENVELOPE
PERMIT NO. 01808



OVERSEA-CHINESE BANKING CORPORATION LIMITED
OCBC CREDIT CARDS
ROBINSON ROAD P.O. BOX 1386
SINGAPORE 902736



OCBC VOYAGE CARD



SUPPLEMENTARY CARD APPLICATION FORM

Apply now for your OCBC Supplementary Credit Card(s)

A Principal Cardmember may have a maximum of five Supplementary Cardmembers on his Credit Card Account.

IMPORTANT: Minimum qualifying age is 18 years old.

In order for us to process your application, please submit a copy of the following identification documents as applicable to you and tick below:

- For Singaporeans and PRs: Copy of Pink/Blue NRIC (front & back)
 Copy of Passport
 Copy of Dependent Pass, Employment Pass/
 Work Permit, Student Pass or Long Term Visit Pass.

1 Supplementary Card annual fees



OCBC VOYAGE Card

S\$188 p.a. each (V10006)
 (First year waived for first 2 Supplementary Cards)

3 My 1st supplementary card applicant's details

Name ▶ As in NRIC/ passport (underline surname) Mr Ms Mrs Mdm

Name to appear on card ▶ Must be similar to your identity documents; max 19 char

Mobile ▶ If you have a foreign number, fill in (+ country code - area code)

Email ▶ Please provide a personal email address that can receive external emails. eStatements for your credit card will be sent to this address.

Residential address ▶ We will mail to this address, do not provide P.O Box or foreign address

Overseas address ▶ For PR & Foreigner only

Postal code

Postal code

Overseas contact number ▶ For PR & Foreigner only (+ country code - area code)

+

4 My 2nd supplementary card applicant's details

Name ▶ As in NRIC/ passport (underline surname) Mr Ms Mrs Mdm

Name to appear on card ▶ Must be similar to your identity documents; max 19 char

Mobile ▶ If you have a foreign number, fill in (+ country code - area code)

+

Email ▶ Please provide a personal email address that can receive external emails. eStatements for your credit card will be sent to this address.

Residential address ▶ We will mail to this address, do not provide P.O Box or foreign address

Overseas address ▶ For PR & Foreigner only

Postal code

Postal code

Overseas contact number ▶ For PR & Foreigner only (+ country code - area code)

+

5 Your magnetic stripe for overseas use

When you activate your VOYAGE Card, the EMV chip and Magnetic Stripe will be activated. This will ensure that you can use your VOYAGE Card at all destinations as there may be some locations that only rely on the magnetic stripe for transaction processing.

I would prefer not to activate the magnetic stripe

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)—as well as their agents and authorised service providers—to collect, use and disclose my personal data, and to share this data with their business partners for marketing and promotional purposes. These purposes include the "Additional Purposes" set out in the OCBC Data Protection Policy, available at www.ocbc.com/policies or any OCBC Bank branch.

For avoidance of doubt, I am also aware that the above consent overrides any earlier withdrawal of such consent; should I wish to withdraw my consent later, I shall use the form available at www.ocbc.com/consent-withdrawal-form or any OCBC Bank branch.

7 Declaration and agreement

1. I/We read and fully understand the Declaration and Agreement set out overleaf. I/We agree with the Declaration and Agreement and agree to abide by and be bound by the matters stated therein.

2. I agree and consent to the terms of OCBC Bank's Data Protection Policy, available at www.ocbc.com/policies or upon request.

3. 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 OCBC Bank's Data Protection Policy, accessible at www.ocbc.com/policies or available upon request.

4. By signing and submitting this application, I declare I am the beneficial owner(s) and ultimately own or have effective control of the new credit card/credit card account. I acknowledge and agree that OCBC Bank is entitled to rely on my declarations above on the beneficial ownership of the new credit card/credit card account. If I am not the beneficial owner and/or I do not ultimately own or have effective control of the new credit card/credit account, I undertake that it is my obligation to disclose and provide to OCBC Bank any information that OCBC Bank may require to identify the beneficial owner(s) and also the person(s) who ultimately own(s) or has/have effective control of the new credit card/credit account.

Please sign as you would for all future transactions.

Principal Cardmember Date | D | . | D | M | M | Y | Y |

1st Supplementary Applicant Date | D | . | D | M | M | Y | Y |

2nd Supplementary Applicant Date | D | . | D | M | M | Y | Y |

Source code

Introducer NRIC

Staff ID

For bank's use

2 My personal data (principal cardmember)

▶ As this is the mode we will be communicating with you, please ensure all fields are accurate and completed
 ▶ We will mail the supplementary card to your mailing address given for the principal card as per OCBC Bank's record

Name ▶ As in NRIC/ passport (underline surname) Mr Ms Mrs Mdm

NRIC ▶ For SG/PR / Passport ▶ For foreigners

FIN No. ▶ For foreigners

Nationality Singaporean SG PR Foreigner

Country if SG PR or Foreigner

Mobile ▶ If you have a foreign number, fill in (+ country code - area code)

Residential address ▶ We will mail to this address, do not provide P.O. Box or foreign address

Postal code

Years in residence

Relationship to main applicant

NRIC ▶ For SG/PR / Passport ▶ For foreigners

FIN No. ▶ For foreigners

Nationality Singaporean SG PR Foreigner

Country if SG PR or Foreigner

Are you self-employed?

No Yes ▶ Business nature

Occupation ▶ Tick one only

- General Executive
 Student
 Housewife / Retiree
 Others

Name of company

Relationship to main applicant

NRIC ▶ For SG/PR / Passport ▶ For foreigners

FIN No. ▶ For foreigners

Nationality Singaporean SG PR Foreigner

Country if SG PR or Foreigner

Are you self-employed?

No Yes ▶ Business nature

Occupation ▶ Tick one only

- General Executive
 Student
 Housewife / Retiree
 Others

Name of company

In addition, by checking the box, 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 Cardmember 1st Supplementary Applicant 2nd Supplementary Applicant