

Important information to note for Credit Cards

Interest-free period	23 calendar days from statement date if there is no balance carried forward from the previous statement.
Interest on purchases	The interest rate for OCBC credit cards (excluding NTUC/OCBC Plus! Visa Cards) is 26.88% per annum. The interest rate for NTUC/OCBC Plus! Visa Credit Cards is 26.76% per annum. If we do not receive full payment by the due date, a minimum charge of \$2.50 a month, calculated from the transaction date, will be billed to your account.
Interest on Cash Advance	28.92% per annum on the amount withdrawn from the transaction date until the date that full payment is received by OCBC Bank.
Minimum Monthly payment	<u>Accounts with Outstanding Amounts within the Credit Limit</u> \$550 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	\$5100 if the minimum payment is not received by the payment due date.
Cash advance fee	\$515 or 6% of amount withdrawn whichever is greater.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.
Currency Conversion Fee	An additional fee will be levied on all Visa and MasterCard transactions effected in Singapore dollars and processed overseas (including online transactions). This includes but is not limited to (i) any Visa or MasterCard 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 and MasterCard cards on overseas websites in Singapore Dollars. The additional fee charged is 1% on all converted Singapore dollar amounts for each Visa and MasterCard transaction.
Payment hierarchy	If full payment is not received by OCBC Bank by payment due date, payment is first applied to the balance that attracts the highest interest rate.
Lost / stolen card liability	\$5100 (For details, refer to clause 9 of ABS Guide on "What You Should Know About Credit Cards" using the following hyperlink http://www.abs.org.sg/pdfs/Financial/Consumers_publications/ABS_CreditCards_English.pdf)
Applicable for FRANK Credit Card Only	
FRANK Card Replacement Fee	Card replacement fee is waived for up to 2 replacements in 12 months period and a \$530 card replacement fee applies from 3rd card onwards.
FRANK Card Design Fee	For lost/stolen card or change of card design, Card design fee of \$510 – \$520 applies. For damaged or faulty card, card design fee is waived if there is no change in card design. Card design fee of \$510 – \$520 applies if you wish to change your card design.
NETS FlashPay top-up fee	\$550 (top-up value); \$50.25 per automatic top-up (waived till 31 March 2016)
There may be circumstances in which you have to pay other fees. Please refer to the OCBC Cardmember Agreement for full details. "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."	

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. OCBC Bank has established two wholly-owned subsidiaries in Singapore and Malaysia to process certain selected transactions for OCBC Bank's customers and for this purpose, customer information may be disclosed to these subsidiaries. Please be assured that customer information will continue to remain within the OCBC Group, subject to any mandatory disclosure required by the relevant regulatory authorities.

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 Customer Service: 1800 363 3333 or (65) 6363 3333 or www.ocbc.com

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

Declaration and Agreement

Where applicable, we, the Principal Cardmember and the proposed Supplementary Cardmember(s), acknowledge that the NTUC Plus! Visa Credit Card and OCBC Plus! Visa Credit Card will be governed by the Terms and conditions governing NTUC Plus!/Plus! Visa Cards Rewards Programme; and copy of the terms and conditions is available at www.ocbc.com/plus. OCBC Cashflo Credit Card will be governed by the Terms and Conditions Governing OCBC Cashflo Credit Card, the OCBC Great Eastern Cashflo Credit Card will be governed by Terms and Conditions Governing the OCBC Great Eastern Cashflo Credit Card. OCBC 365 Credit Card will be governed by the Terms and Conditions Governing the OCBC 365 Cashback Programme; and copy of these terms and conditions are available at www.ocbc.com. OCBC Robinsons Group Credit Card will be governed by the Terms and Conditions Governing Robinsons\$ Rewards Programme (a copy of the terms and conditions is available at www.ocbc.com/Robinsons). OCBC Titanium Rewards Credit Card, the Terms and Conditions Governing the OCBC Titanium Rewards Credit Card Programme (a copy of the terms and conditions is available at www.ocbc.com/TitaniumRewards). FRANK Credit Card will be governed by the Terms and Conditions Governing FRANK Cash Rebate Rewards Programme (a copy of the terms and conditions is available at www.frankbyocbc.com). We agree to be bound by the same and the amendments and additions hereto. We confirm that we are not undischarged bankrupts and there has been no statutory demand served on me. We 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: (a) Best Denki (Singapore) Pte Ltd, its group of companies and any reward program partner(s) in relation to the BEST-OCBC Platinum MasterCard; and (b) Robinson & Co. (Singapore) Pte Ltd, RSH Limited, their respective group of companies and any reward program partner(s) in relation to the OCBC Robinsons Group Visa Card; and (c) National Trade Union Congress, NTUC FairPrice Co-operative Limited and NTUC Link Pte Ltd their group of companies and any reward program partner(s). Without prejudice to the foregoing, we consent to 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 any other purpose whatsoever.

Am I eligible?

You need to be

- 18 years old and above
- Singaporean / Singapore PR / Foreigners residing in Singapore

How do I apply?

Complete the form, attach copies of the required documents below and **mail back**.

Identification documents

Singaporeans/
Singapore PR

- Copy of NRIC (front and back)

Foreigners

- Copy of Passport
- Copy of Employment Pass / Work Permit / Dependent Pass/Student Pass/Long term visit pass.
▶ At least 6 months validity

Supporting documents

Singaporeans/
Singapore PR

- Recent original telephone bill OR original bank statement
▶ If mailing address differs from NRIC

Foreigners

- Recent original telephone bill OR original bank statement



Apply for Supplementary Card

All information is required unless stated.

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

The minimum qualifying age for supplementary card applicant is 18 years old. Credit limit for supplementary card(s) will be as per principal cardmember on a shared basis.

1 Choose your card ▶ Please tick accordingly

- OCBC 365 Credit Card - \$596.30 p.a.
- Titanium Rewards (Blue) - \$596.30 p.a.
- Arts - \$580.25 p.a.
- Best-OCBC Platinum - \$580.25 p.a.
- OCBC Cashflo Credit Card - \$580.25 p.a.
- OCBC Great Eastern Cashflo Credit Card* - \$580.25 p.a.
- Robinsons Group - \$596.30 p.a.
- Platinum - \$580.25 p.a.
- OCBC Plus! Visa Credit Card - (First 3 supp. cards free)
- NTUC Plus! Visa Credit Card - (First 3 supp. cards free)
- Titanium Rewards (Pink) - \$596.30 p.a.
- FRANK Credit Card - \$540.00 p.a.

Card Design ID: _____

The trigger amount will be as per main applicant for OCBC Cashflo Credit Card and OCBC Great Eastern Cashflo Credit Card.

Card design fees for all designs (excluding the Artisan Collection, ART0002-0009) are waived for new sign-ups! If you do not indicate card design, the bank will issue you with the default card design.

I.C.C. _____

2 Principal cardmember's details

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(s) to your mailing address as per OCBC Bank's record

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

NRIC / For SG/PR / Passport ▶ For foreigners

Date of birth ▶ DD / MM / YY

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

Nationality Singaporean SG PR Foreigner

Country if SG PR or Foreigner

Country of birth, if different from Nationality

Residential address ▶ Please do not give a P. O. Box or foreign address

Postal code

Postal code

3 1st supplementary card applicant's details

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

Annual income in SGD

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

Relationship to main applicant

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

NRIC ▶ For SG/PR / Passport ▶ For foreigners

Date of birth ▶ DD / MM / YY

Email

FIN No. ▶ For foreigners

Nationality

Singaporean SG PR Foreigner

Are you self-employed?

- No Yes ▶ Business nature
- Name of company _____
- Occupation ▶ Tick one
 - General Executive
 - Housewife/Retiree
 - Student
 - Others _____

Overseas address ▶ For PR and foreigner only

Postal code

Overseas contact no. ▶ For PR & foreigner only ▶ (+country code) - (area code) - (contact no.)

Postal code

4 2nd supplementary card applicant's details

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

Annual income in SGD

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

Relationship to main applicant

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

NRIC ▶ For SG/PR / Passport ▶ For foreigners

Date of birth ▶ DD / MM / YY

Email

FIN No. ▶ For foreigners

Nationality

Singaporean SG PR Foreigner

Are you self-employed?

- No Yes ▶ Business nature
- Name of company _____
- Occupation ▶ Tick one
 - General Executive
 - Housewife/Retiree
 - Student
 - Others _____

Overseas address ▶ For PR and foreigner only

Postal code

Overseas contact no. ▶ For PR & foreigner only ▶ (+country code) - (area code) - (contact no.)

Postal code

5 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.

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.

Main 1st Supplementary 2nd Supplementary

6 Declaration and agreement

OCBC Bank will only be able to process completed applications, attached with relevant income and identification documents as stated herein. OCBC Bank reserves the right to decline an application without giving any reason. We, the Principal Cardmember and the proposed Supplementary Cardmember(s), warrant that the above information given by us is true and complete, and undertake to notify OCBC immediately of any change in such information. We irrevocably and unconditionally consent and authorise: (a) you to obtain and verify from any person (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; our employers or relevant officers of our employers and/or any bank or financial institution whether in Singapore (or elsewhere) any state or jurisdiction) any information sought by you and the disclosure by you of this application and any information whatsoever relating to us as you wish to apply for the OCBC Plus! Visa Credit Card; (b) such person to disclose to you any information sought by you and the disclosure by you of this application and any information whatsoever relating to us as you wish to apply for the OCBC Plus! Visa Credit Card; (c) you to communicate with us in respect to this application of the Oversea-Chinese Banking Corporation Limited (OCBC Bank) and its related corporations (OCBC Group) and to contact us by any means, including by telephone, email, text message, social media, or otherwise, for the purpose of processing your application for the OCBC Plus! Visa Credit Card. We agree to be bound by the terms and conditions set out in the said Cardmembers Agreement, including any amendments or revisions made to it. We read and fully understand the Declaration and Agreement set out in the said Cardmembers Agreement and agree to abide by and be bound by the matters stated therein. We agree that the credit limit assigned to the approved Supplementary Card(s) will be the same as the respective existing principal card(s). We further agree and consent to the terms of OCBC Bank's Data Protection Policy and is available at www.ocbc.com/policies or upon request. By signing and submitting this application, we declare we are the beneficial owner(s) and ultimately own or have effective control of the new credit card/credit account. We acknowledge and agree that OCBC Bank is entitled to rely on our declarations above on the beneficial ownership of the new credit card/credit account. If we are not the beneficial owner and/or we do not ultimately own or have effective control of the new credit card/credit account, we undertake that it is our 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. I, the Principal Cardmember, agree to be liable for all goods and services and Cash Advances obtained by use of both the Principal Card and the Supplementary Card. The proposed Supplementary Cardmember agrees to be liable for all goods and services and Cash Advances obtained by use of the Supplementary Card issued by use of the Supplementary Cardmember. We acknowledge that you reserve the right to decline our application. Principal Cardmember's signature

2nd Supplementary Applicant's signature

1st Supplementary Applicant's signature

Date ▶ DD / MM / YY

Date ▶ DD / MM / YY

Date ▶ DD / MM / YY

Source code

Staff ID

For bank's use

SUPP01