

All information is required unless stated.

## 1 Your details

Name ▶ *As in NRIC/Passport* NRIC / Passport

Date of birth ▶ *DD / MM / YY* Nationality  Singaporean VOYAGE credit card number

SG PR  Foreigner

## 2 Contact details ▶ *Singapore numbers only*

Mobile number Home number

## 3 Amount required ▶ *You can request for up to 90% of your credit limit*

SGD ▶ *minimum S\$10,000 and indicate in multiples of S\$100*

### Transfer to:

Account holder's name

Bank account number Name of bank

### Admin Fee table

Amount (Code: 17111401)	Admin Fee	Amount (Code: 17111402)	Admin Fee
S\$10,000 - S\$150,000	1.95%	S\$150,100 and above	1.90%

### Late fees and interest charges apply.

Late charges of S\$100 will apply if the minimum payment is not received by the payment due date. The interest rate for OCBC Credit Cards is 26.88% 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.

## 4 (Optional) Credit limit review ▶ *See overleaf for supporting documents required*

Yes, I wish to apply for credit limit review for my VOYAGE credit card

Prefer my credit limit to be: Name of employer Length of service

SGD years months

▶ *minimum S\$1,000 and indicate in multiples of S\$100*

If I do not indicate any preferred credit limit, I hereby confirm that I agree to any credit limit assigned by OCBC Bank.

## 5 Declaration and 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 VOYAGE Payment Facility. I further authorise and/or agree with OCBC as follows:

- The total amount applied under this form, round down to the nearest S\$100, is subject to the bank's approval and must not exceed 90% of the principal Cardmember available credit limit.
- Once the monies under the facility has been disbursed, an administrative fee of S\$150 or at such rate as OCBC may determine may be imposed at the discretion of OCBC if the facility is subsequently cancelled for any reason (whether arising from the early termination of your Card Account or otherwise). The administrative fee shall be charged to and debited from your VOYAGE credit card account.
- OCBC 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.

### 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 may in its own discretion assign a lower credit limit without giving any reasons.
- I hereby authorise OCBC to update (where applicable) my bank records with the above information.
- I understand and agree that OCBC 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 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 from or to any other party as OCBC may time to time deem fit at OCBC 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.

If you are applying for credit limit review, ALL supplementary cardholder(s) are required to sign here.

Signature of main account holder	Signature of supplementary card holder 1	Signature of supplementary card holder 2	Signature of supplementary card holder 3
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Date ▶ *DD / MM / YY* Approved credit limit will be applied for all supplementary card holders. Please use a new form if there are more than 3 supplementary cardholders.

▶ *Valid 30 days from this date*

Name	Name	Name
NRIC / Passport	NRIC / Passport	NRIC / Passport

## 6 What to do next



Send by mail

Mail this completed form to:

**OVERSEA-CHINESE BANKING CORPORATION LIMITED**  
 OCBC Credit Cards  
 Robinsons Road P.O. BOX 1386  
 Singapore 902736

## Supporting documents to submit for credit limit review

For salaried employees	For self employed, commissioned or variable income earners	For foreigners
- Latest computerised/ electronic payslip <b>AND</b> latest Income Tax Notice of Assessment	- Latest Income Tax Notice of Assessment; <b>OR</b> - Latest 12 months' CPF contribution history statement	- Employment Pass (the employment pass has to be valid for at least 6 months at the time OCBC Bank processes this application) <b>AND</b> - Latest Income Tax Notice of Assessment and Latest computerised / electronic payslip <b>AND</b> - Latest bank statement that shows salary crediting in the last month

### Terms & Conditions Governing the VOYAGE Payment Facility (the "Facility")

- The Facility is only applicable to principal cardmembers who are issued an OCBC VOYAGE credit cards (the "Eligible Cardmembers"), and such cards are in good credit standing as at the date of the Facility application date.
- If their application for the Facility is successful, Eligible Cardmembers will receive 1 VOYAGE Mile for every S\$1 of their credit limit of that has been approved by OCBC that is transferred to the Facility.
- Eligible Cardmembers can transfer up to 90% of their available credit limit under their principal VOYAGE Card to the Facility (the "Transferred Facility Amount").
- A one-time non-refundable processing fee (the "Processing Fee") as stipulated in the Facility application form will be charged to and debited from the Eligible Cardmembers' credit card account specified in the application form for each successful Facility application.
- The approved Transferred Facility Amount shall be credited into a designated Singapore dollar dominated bank account held by the Eligible Cardmember as specified in the application ("the specified Bank Account") within the next working day of application approval. For the avoidance of doubt, OCBC Bank will disburse the approved amount in full and will not be responsible for any relevant fees that may arise from the disbursement of funds and the time required for clearing of the amount into the specified Bank Account. Such fees may apply depending on the relevant terms of the corresponding bank and will not be in the control of OCBC Bank.
- OCBC Bank will not process any Facility application if there is insufficient information or documentation submitted to OCBC Bank. OCBC Bank will also not be held liable for any failure or delay due to any of the following: (i) lost/ stolen VOYAGE credit card; (ii) terminated card account; or (iii) insufficient available credit limit in the Eligible Cardmember's card account.
- OCBC Bank reserves the right to reject any Facility application in its entirety and/or approve only part of the requested amount at its absolute discretion without assigning any reason.
- An amount equivalent to the Facility amount approved by OCBC Bank and Processing Fee amount shall be charged to and debited from the specified VOYAGE Credit Card Account when the Facility is approved by OCBC Bank.
- OCBC Bank reserves the right to waive, 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 these Terms and Conditions shall be final and binding.
- In the event of any inconsistency between these terms and conditions and any brochure, marketing or promotional material relating to the Promotion, these Terms and Conditions shall prevail.
- 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
- These Terms and Conditions shall be governed by and construed in accordance with the laws of the Republic of Singapore and the participants irrevocably submit to the non-exclusive jurisdiction of the courts of Singapore.

### 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. For Easycard only, if you have an annual income between S\$20,000 and S\$29,999, you may specify and we may approve a maximum credit limit of up to two times your monthly income.

- 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.
- 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.
- Kindly allow 2 weeks for processing. You will be notified of OCBC's decision by mail.
- This application is only valid for 30 days from the Relevant Date. If your application is received after the 30 days period, your application will be deemed to have lapsed and it will be rejected. For the purposes of this Clause 4, Relevant Date means the date as indicated by you in section 6 of the Balance Transfer form which you submit to OCBC. If there is no date indicated by you, we will take the date that OCBC receives the Balance Transfer form as the Relevant Date.
- 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.
- OCBC shall be entitled to vary, delete or add any of these terms and conditions at any time without notice.
- 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.
- 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