

**Important information to note**

**US TAX Resident**

1. 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).

2. 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:

- (a) Certificate of Loss of Nationality of the United States; or
- (b) Form I-407 (Abandonment of Lawful Permanent Resident Status)

**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Interest on Cash Advance	28.92% per annum on the amount withdrawn from the transaction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	Accounts with Outstanding Amounts within the Credit Limit 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Cash advance fee	S\$15 or 6% of amount withdrawn whichever is greater.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	<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 <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> )
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.

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 VOYAGE Credit Card Service Centre: +65 6438 6088 or [www.ocbc.com](http://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

- For Non-Singaporeans:  Copy of Dependent Pass, Employment Pass/Work Permit, Student Pass or Long Term Visit Pass.

### 1 Supplementary Card annual fees

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



OCBC VOYAGE Card

### 3 My 1<sup>st</sup> 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

Postal code

Overseas address ▶ For PR & Foreigner only

Postal code

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

### 4 My 2<sup>nd</sup> 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

Postal code

Overseas address ▶ For PR & Foreigner only

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.

### 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](http://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](http://www.ocbc.com/consent-withdrawal-form) or any OCBC Bank branch.

### 7 Declaration and agreement

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 credit bureau or any other organisation or corporation) information relating to us, and (b) you to communicate with us, with respect to this application by electronic mail or any other means you may think appropriate. Where applicable, we acknowledge that the Credit Card will be governed by Terms and Conditions Governing the Voyage Credit Card Programme, and copy of these terms and conditions are available at [www.ocbc.com/voyage](http://www.ocbc.com/voyage). 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. 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 credit assessment or for any other purpose that OCBC Bank may determine from time to time. We, the Principal Cardmember and the proposed Supplementary Cardmember, agree to be liable for all goods and services and Cash Advances obtained by use of the Supplementary Card issued to that Supplementary Cardmember. We acknowledge that, you reserve the right to decline our application.

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 (i) Data Protection Policy, (ii) FATCA Policy, and (iii) OCBC Policy, both available at [www.ocbc.com/policies](http://www.ocbc.com/policies) or upon request or available upon request which may require the reporting of such information to relevant tax authorities by signing and submitting this application. I/We declare I/We am/are the beneficial owner(s) and have effective control of the new credit card/credit card account. I/We acknowledge and agree that OCBC Bank is entitled to rely on my/our declarations above on the beneficial ownership of the new credit card/credit card account. If I/We am/are not the beneficial owner and/or I/We do not ultimately own or have effective control of the new credit card/card account, I/We undertake that it is my/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/card account.

#### Please sign as you would for all future transactions.

Principal Cardmember	1 <sup>st</sup> Supplementary Applicant
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Date ▶ | D | / | M | / | Y | Y |

Introducer NRIC	Staff ID
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Date ▶ | D | / | M | / | Y | Y |

Principal Cardmember	2 <sup>nd</sup> Supplementary Applicant
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Date ▶ | D | / | M | / | Y | Y |

### 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

Date of birth ▶ DD / MM / YY

FIN No. ▶ For foreigners

Nationality  Singaporean  SG PR  Foreigner  Country if SG PR or Foreigner

Are you a U.S. Tax Resident?

No  Yes ▶ Taxpayer Identification (TIN)

Country of birth, if different from Nationality

▶ Please furnish the relevant documents if you are born in U.S. but no longer a U.S. Tax Resident

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

Annual income in SGD

NRIC ▶ For SG/PR / Passport ▶ For foreigners

Date of birth ▶ DD / MM / YY

FIN No. ▶ For foreigners

Nationality  Singaporean  SG PR  Foreigner  Country if SG PR or Foreigner

Are you a U.S. Tax Resident?

No  Yes ▶ Taxpayer Identification (TIN)

Country of birth, if different from Nationality

▶ Please furnish the relevant documents if you are born in U.S. but no longer a U.S. Tax Resident

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

Annual income in SGD

NRIC ▶ For SG/PR / Passport ▶ For foreigners

Date of birth ▶ DD / MM / YY

FIN No. ▶ For foreigners

Nationality  Singaporean  SG PR  Foreigner  Country if SG PR or Foreigner

Are you a U.S. Tax Resident?

No  Yes ▶ Taxpayer Identification (TIN)

Country of birth, if different from Nationality

▶ Please furnish the relevant documents if you are born in U.S. but no longer a U.S. Tax Resident

Are you self-employed?

No  Yes ▶ Business nature

Occupation ▶ Tick one only  General Executive  Student  Housewife / Retiree  Others

Name of company

I would prefer not to activate the magnetic stripe

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  1<sup>st</sup> Supplementary Applicant  2<sup>nd</sup> Supplementary Applicant