

## 1 Debt consolidation details ► Please tick as appropriate

☐ I am not under any existing debt consolidation plan with any financial institution.

I am applying for:-

- (i) a Debt Consolidation Loan Account at 6% p.a. for 8 years  
► EIR 10.46% p.a. (Code: 96600000)  
the loan amount shall consist of the total of (a) a relevant amount determined by you at your absolute discretion (the "Relevant Amount") and (b) 5% of the Relevant Amount
- (ii) a Debt Consolidation Card ► Credit Card Facility  
Name to appear on card ► Must be similar to your identity documents; max char 19

☐ I have an existing debt consolidation plan with another financial institution

Date of approval:  /  /  ► DD/MM/YY

I am applying for:-

- (i) a Debt Consolidation Loan Account at 6% p.a. for 8 years  
► EIR 10.46% p.a. (Code: 96600000)  
the loan amount shall consist of the Relevant Amount
- (ii) a Debt Consolidation Card ► Credit Card Facility  
Name to appear on card ► Must be similar to your identity documents; max char 19

## 2 Your details

Name as in NRIC ► Underline surname ☐ Mr ☐ Mrs ☐ Ms ☐ Mdm

Marital Status ☐ Married ☐ Single ☐ Others

NRIC ► For SG/PR/Passport (for foreigner)

Date of Birth ► DD/MM/YY


Nationality

☐ Singaporean ☐ Singapore PR ☐ Foreigner  
► Country if SG PR or Foreigner


Are you a U.S. Tax Resident? ☐ Yes ☐ No

► Taxpayer Identification (TIN) 

Country of birth ► (If different from Nationality)
► Please furnish this documents<sup>2</sup> if you born in U.S. but no longer a U.S. Tax Resident


Mother's maiden name ► For verification purpose


Number of Dependents 

Educational level

☐ Primary ☐ GCE "N" Level ☐ GCE "O" level  
☐ GCE "A" Level ☐ ITE ☐ Certificate  
☐ Diploma ☐ Degree ☐ Masters & above

Status of residence

☐ Parents ☐ Owned ☐ Mortgaged  
☐ Rented ☐ Employers' ☐ Others

Property type

☐ HDB ☐ Condominium / Apartment  
☐ Landed ☐ Others

## 3 Contact details

Mobile number ► if you have foreign number, fill in (+country code-area code)
☐ Home number ☐ Office number

Email ► Please provide a personal email address that can receive external emails. eStatements for your credit card or Debt Consolidation Facility will be sent to this address


Residential address

Postal code



Years in residence 

## 4 Employment details

Employment Status ► Tick one
☐ Salaried Employee ☐ Commission-earner ☐ Self-employed

Occupation ► Tick one
☐ Administrative Executive ☐ Technician  
☐ IT Professional ☐ General Executive  
☐ Marketing / Sales Executive ☐ Manager  
☐ Company Director ☐ Teaching professional  
☐ Licensed professional / Engineer ☐ Others ► Please specify  
☐ Supervisor 

Name of company

Length of service  years  months

Business nature ► Tick one
☐ Banking / finance / insurance ☐ Building & construction  
☐ Government / statutory board ☐ Food & beverage  
☐ IT & communications ☐ Manufacturing  
☐ Professional firm ☐ Retail  
☐ Shipping / transport ☐ Trading & general commerce  
☐ Uniform group ☐ Others ► Please specify  
(Armed Forces, Civil Defence, Police Force)


Name of previous employer ► if less than 2 years with current employer


How long did you work here?  years  months

## 5 Details of my unsecured credit facilities

No.	Name of Bank	Account Number <i>Where facility is a loan facility, please indicate both loan account and repayment account number, underlining the repayment account number (if applicable) in the table below. Funds will be disbursed to the repayment account number specified.</i>	Unsecured Credit Facility Type <i>(e.g. credit card, line of credit, etc.)</i>	Outstanding Amount ▶ SGD
1.				
2.				
3.				
4.				
5.				
6.				
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8.				
9.				
10.				
11.				
12.				
13.				
14.				
15.				

## 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. 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.

☐ In addition by checking this 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.

## 7 Your statement options

Your credit card and Debt Consolidation Facility comes with Online Banking and eStatements. Simply login to OCBC Internet banking to view your e-Statements online. Visit [www.ocbc.com](http://www.ocbc.com) for more information.

☐ I would prefer to receive hardcopy statements.

## 8 Documents to be submitted

- Copy of NRIC (front and back); and
- Latest Credit Bureau Report; and
- Income Documents; and
  - Latest computerized / electronic payslip and Latest Income Tax Notice of Assessment **OR**
  - Latest 6 month's CPF contribution history statement (for monthly income <= \$6,000)
- Proof of Balances
  - Statements evidencing billed balances;
  - Online statements evidencing unbilled balances;
  - Confirmation letter evidencing new balance transfers / loans; and/or
  - Any other relevant documents evidencing account information or balances.

## 9 Declaration & Agreement

- I have read, understood and agreed to the Declaration & Agreement as stated overleaf. 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.
- I further confirm that by signing and submitting this application, I declare I am the beneficial owner 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 card 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 and also the person who ultimately own or has/have effective control of the new credit card/credit card account.

If you wish to have a free credit report, you may obtain it within 30 calendar days of the date of approval or rejection of this application via the credit bureau's website listed below. Alternatively, you may bring the approval or rejection letter and your NRIC to the credit bureau's registered office to obtain a free credit report.

**Credit Bureau (Singapore) Pte Ltd**

2 Shenton Way, #20-02 SGX Centre 1, Singapore 068804, Tel: (65) 6565 6363  
[www.creditbureau.com.sg](http://www.creditbureau.com.sg)

For your attention: OCBC Bank has the right to share your full credit information with any credit agencies in Singapore or overseas. OCBC Bank can also contact you (including for service of legal process) through contact details with OCBC Bank or user account(s) which OCBC Bank deems to be associated with you via postings, messaging or chat systems on social media or other Internet/online services, whether in Singapore or overseas.

Applicant's Signature

Date ▶ DD/MM/YY

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## What to do next



Send by mail

Mail this completed form **AND** supporting documents

## Fees & Charges

### Debt Consolidation Loan Account

Interest Rate	6% p.a. (EIR 10.46% p.a.)
Tenure	8 years
Minimum payment	Any outstanding instalment amount plus 3% of the current month's outstanding balances
Late repayment charges	\$5200
Termination Fee	5% of your outstanding loan amount
Over the counter payment / deposit	\$525 per transaction

### Debt Consolidation Card

Interest-free period	23 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 received by OCBC Bank payment due date. Minimum charge is \$52.50 per month and is calculated from the transaction date until the date that full payment is received by OCBC Bank.
Interest on Cash Advance	28.92% per annum if full payment is not made by payment due date. Minimum charge is \$52.50 per month and is calculated from the transaction date until the date that full payment is received by OCBC Bank.
Minimum monthly payment	Accounts with Outstanding Amounts within the Credit Limit \$550 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	\$580 if the minimum payment is not received by 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 MasterCard transactions effected in Singapore dollars and processed overseas (including online transactions). This includes but is not limited to (i) any 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 MasterCard card on overseas websites in Singapore Dollars. The additional fee charged is 1% on all converted Singapore dollar amounts for each 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 <a href="http://www.abs.org.sg/pdfs/Financial/Consumers_publications_publications/ABS_CreditCards_English.pdf">http://www.abs.org.sg/pdfs/Financial/Consumers_publications_publications/ABS_CreditCards_English.pdf</a> )

For bank's use

Source Code

UIB000

Staff ID

## Important notes for U.S. Tax Residents

1. Definition
  - (a) A citizen or permanent resident of the United States (e.g. US Green Card holder or someone who meets the requirements to be considered a resident under the ‘substantial presence test’); or
  - (b) 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)

## Declaration & Agreement

By signing this Application form:

1. I represent and warrant that:
  - (a) I am not an undischarged bankrupt and there has been no statutory demand served on me and/or any legal proceeding commenced against me;
  - (b) All information and documents provided above or otherwise in connection with this application are true and complete in all respects and that I have not withheld any information and/or documents which may be material in the context of this application. All information provided above are not the subject of any dispute and you shall be entitled to rely on any information and documents furnished to you in relation to this application without further verification;
  - (c) If there is a change in the information provided and/or representations given or the information and/or representations become inaccurate in any way, I shall promptly notify you of the change or inaccuracy;
  - (d) If I had previously applied for a debt consolidation plan with any Participating FI (as defined in the Terms and Conditions Governing Debt Consolidation Facility), I had been notified that my application was unsuccessful or more than 3 months has passed since the date of approval of such debt consolidation plan; and
  - (e) I shall not apply for any debt consolidation plan with any other Participating FI unless I am notified that this application is unsuccessful or more than 3 months has passed since the date of approval of such debt consolidation plan.
2. I confirm that I have read, understood and agree to be bound by (a) the Terms and Conditions Governing Debt Consolidation Facility (including without limitation the Additional Terms and Conditions set out in the Terms and Conditions Governing Debt Consolidation Facility), (b) the OCBC Credit Cardmembers Agreement (c) the Terms and Conditions Governing Deposit Account, (d) the Terms and Conditions Governing Electronic Banking Services and (e) the Terms and Conditions Governing Electronic Statements. I acknowledge that copies of each of the above terms and conditions and agreements are available at <https://www.ocbc.com/personal-banking/terms-and-conditions/terms-and-conditions.html>. I further agree that you may impose such other terms and conditions in relation to the Debt Consolidation Facility (as defined in the Terms and Conditions Governing Debt Consolidation Facility) and the Credit Card Facility (as defined in the Terms and Conditions Governing Debt Consolidation Facility) (the “Other Terms”) from time to time and I agree to be bound by such Other Terms.
3. I agree and confirm that in relation to the Credit Card Facility, notwithstanding anything stated to the contrary in the OCBC Credit Cardmembers Agreement (including without limitation Clause 6 (Balance Transfer Facility), Clause 7 (Cash-on-Instalment Facility), Clause 8.2 (Your Right To Terminate) and Clause 11 (Instalment Payment Plan) of the OCBC Credit Cardmembers Agreement) or such other terms and conditions governing the Credit Card Facility, I acknowledge and agree that, unless approved by you in writing, I am:
  - (a) not eligible to apply for or utilise any of the following services/facilities associated to the Credit Card Facility:
    - (i) balance transfer facility; and
    - (ii) cash-on-instalment facility; and
    - (iii) Instalment Payment Plan or PayLite; and
    - (iv) such other services/facilities as may be determined by you from time to time, and
  - (b) not entitled to exercise any right to terminate the Credit Card Facility.  
I further agree and acknowledge that the credit card to be issued to me under the Credit Card Facility will be an OCBC Platinum Credit Card or such other cards as may be determined by you from time to time.

Notwithstanding anything to the contrary, where I have entered into the Existing Debt Consolidation Plan as described in Clause 13 below with the Non-OCBC FI (as defined in Clause 13 below) and I am applying for the Debt Consolidation Facility from you in order for me to refinance and pay off my outstanding amount owing under the Existing Debt Consolidation Plan as described in Clause 13 below, I agree and acknowledge that the Credit Card Facility (if approved by you) will, at your discretion, be used to pay off my outstanding amount owing under such unsecured revolving credit facilities (excluding the Existing 3rd Party Debt Consolidation Loan Account (as defined in Clause 13 below)) (if any) granted by the Non-OCBC FI under the Existing Debt Consolidation Plan (the “Existing 3rd Party Unsecured Facilities”).

In the event that the amount granted under the Credit Card Facility is insufficient to pay off the entire amount owing under the Existing 3rd Party Unsecured Facilities, I agree and undertake that I shall be fully responsible to make up the shortfall owing under the Existing 3rd Party Unsecured Facilities in accordance with the terms and conditions governing the Existing 3rd Party Unsecured Facilities. My obligations under the Existing 3rd Party Unsecured Facilities shall remain unchanged and continue. For the avoidance of doubt, if, after using the Credit Card Facility to pay off the entire amount owing under the Existing 3rd Party Unsecured Facilities, there is still a surplus under the Credit Card Facility (the “Surplus”), I can utilise the Surplus insofar as the total credit limit granted to me by you is not exceeded.

4. I agree and confirm that subject to your absolute discretion, the Credit Card Facility will be cancelled/terminated or converted to a regular unsecured credit card once the Debt Consolidation Loan has been fully repaid. If you decide to convert the Credit Card Facility to a regular unsecured credit card, any outstanding balance in the Credit Card Facility will be transferred to an existing or new regular unsecured credit card facility.
5. I agree and acknowledge that the Debt Consolidation Facility will be granted to me together with the Credit Card Facility upon your approval of this application. Subject to Clause 4 above, if either of the facilities is terminated or expired for whatsoever reasons, the other facility shall also be terminated and cancelled and I must pay all outstanding on the Debt Consolidation Facility and the Credit Card Facility in full immediately, without any demand and notice. Notwithstanding anything to the contrary and in addition to such other rights you may have, you are entitled to take any steps including commencing legal proceedings against me as you deem fit to recover the outstanding on the Debt Consolidation Facility and the Credit Card Facility.
6. I agree and confirm that you are not obliged to make or to continue to make available the Debt Consolidation Facility or any other facilities (including the Credit Card Facility) to me and you are entitled to terminate or cancel the Debt Consolidation Facility or any other facilities (including the Credit Card Facility) at any time and from time to time without providing any notice or reasons. Notwithstanding anything to the contrary and in addition to such other rights you may have, you have the overriding right to require me to repay immediately the whole of the outstanding on the Debt Consolidation Facility or any other facilities (including the Credit Card Facility) on demand.
7. I consent and authorise:-
  - (a) you to collect, use, process and/or disclose my information (including without limitation personal data) for whatsoever purpose (including without limitation in accordance with the (i) the Terms and Conditions Governing Debt Consolidation Facility, (ii) the OCBC Credit Cardmembers Agreement, (iii) the Terms and Conditions Governing Deposit Account and (iv) the terms of your (aa) Data Protection Policy and (bb) FATCA Policy, both available at [www.ocbc.com/policies](http://www.ocbc.com/policies) or upon request;
  - (b) you to share this application and all information and documents submitted with the Receiving Banks (as defined in the Terms and Conditions Governing Debt Consolidation Facility) with whom I have outstanding unsecured debts and/or such other parties as you deem appropriate;
  - (c) you to liaise with the Receiving Banks; and
  - (d) you and the Receiving Banks to conduct credit checks on me from time to time and to obtain from, verify with and disclose to any party any of my information; such party includes credit bureau, the DC Registry (as defined in the Terms and Conditions Governing Debt Consolidation Facility) and any person you and/or the Receiving Banks deem appropriate and necessary for this application or as may be required by any applicable law or regulation.
8. Upon the approval of this application, I authorise you to open such account(s) (including without limitation the Debt Consolidation Loan Account) (the “Relevant Account(s)”) for me as you deem fit for the purpose of the Debt Consolidation (as defined in the Terms and Conditions Governing Debt Consolidation Facility) and to instruct the Receiving Banks, whether directly, indirectly, through the DC Registry or in such manner that you may so decide, to suspend or terminate any Designated Accounts (as defined in the Terms and Conditions Governing Debt Consolidation Facility) I may maintain with them. I agree to be bound by the relevant terms and conditions governing the Relevant Account(s) (including without limitation the Terms and Conditions Governing Deposit Account, the Terms and Conditions Governing Electronic Banking Services and the Terms and Conditions Governing Electronic Statements).
9. I confirm and agree that I will execute all such documents as may be required by you in relation to the Debt Consolidation from time to time.
10. I acknowledge that you may in your absolute discretion choose to either approve or reject my application without providing a reason for the approval or rejection. I agree that you shall not in any event be liable for any consequences arising from or in connection with your rejection of my application and that in the case of any dispute, your decision shall be final. I shall continue making repayment of the outstanding under the Designated Accounts until you notify me of the outcome of my application.
11. I understand that the Debt Consolidation Loan Account is an account solely for repayment of my monthly balances due and I am not eligible to conduct other transactions (including but not limited to transactions such as balance transfer, Cash-on-Instalment and cheque issuance).
12. I understand that the Relevant Amount may not be the same as the total outstanding declared in this application form and that the Loan Amount (as defined in the Terms and Conditions Governing Debt Consolidation Facility) shall be the amount as stated in the Approval Letter (as defined in the Terms and Conditions Governing Debt Consolidation Facility) if my Debt Consolidation Plan Application (as defined in the Terms and Conditions Governing Debt Consolidation Facility) is approved by you.
13. Where I have entered into an existing debt consolidation plan (the “Existing Debt Consolidation Plan”) with another Participating FI (the “Non-OCBC FI”) and I am applying for the Debt Consolidation Facility from you in order to refinance and pay off my outstanding amount owing under the Existing Debt Consolidation Plan, I agree and acknowledge that the Debt Consolidation Facility (if approved by you) will, at your discretion, be used to pay off my outstanding amount owing under such existing debt consolidation loan account granted by the Non-OCBC FI under the Existing Debt Consolidation Plan (the “Existing 3rd Party Debt Consolidation Loan Account”).

In the event that the amount granted under the Debt Consolidation Facility is insufficient to pay off the entire amount owing under the Existing 3rd Party Debt Consolidation Loan Account, I agree and undertake that I shall be fully responsible to make up the shortfall owing under the Existing 3rd Party Debt Consolidation Loan Account in accordance with the terms and conditions governing the Existing 3rd Party Debt Consolidation Loan Account. I understand that my obligations under the Existing 3rd Party Debt Consolidation Account shall remain unchanged and continue.

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

**BUSINESS REPLY SERVICE**  
**PERMIT NO. 08462**



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