

8 Country of address outside tax residency

► If your address differs from the tax residency declaration, please explain why.

- ☐ This is one of my many addresses
- ☐ This is the address of a trusted person (e.g. family member, relative, personal assistant)
- ☐ This is a temporary address (e.g. for studies, work)
- ☐ Others _____

Please provide one of the following documents from ANY of the country which you are a tax resident of:

- Passport
- National identity card
- Government issued identity document³
(e.g. employment pass, driving license)

9 Beneficial owner (2)

Name ► As in NRIC / Passport

☐ Dr ☐ Mr ☐ Mrs ☐ Ms ☐ Mdm

NRIC or Passport number

ID Type

☐ Identity Card ☐ Passport ☐ Others _____

Country of Issue

Nationality

Immigration status ► Tick one only

- ☐ Citizen ☐ Permanent Residence ☐ Employment Pass/Work Permit
- ☐ Student Pass ☐ Dependent Pass ☐ Long Term Visit Pass
- ☐ No Valid Pass

Country of birth ► If you are born in United States but are no longer a U.S Tax Resident, you need to furnish documents stated overleaf²

+ (country code) - (area code, for foreign numbers) - (contact number)

Mobile + _____ - _____ - _____

Home + _____ - _____ - _____

Office + _____ - _____ - _____

Email address

Date of birth

Gender

D | D | M | M | Y | Y ☐ Male ☐ Female

Residential address

Country

Postal code

Occupation

Relationship with Main Account Holder

Employer name

Annual basic income

Length of current employment

Highest education level

Nature of business ► If self-employed

10 Tax residency declaration

We are collecting this information in compliance with the relevant tax regulations. Help us ensure the information is accurate and up to date.

- ☐ Singapore
Taxpayer Identification Number (TIN)
☐ NRIC
☐ FIN / ASGD / ITR

- ☐ United States of America
Taxpayer Identification Number (TIN)

- ☐ Other countries
Country _____
TIN _____
- If TIN is not available, select a reason
- ☐ No tax obligation (e.g. minor, retiree, new citizen)
- ☐ TIN not issued by country
- ☐ TIN not required by country
- ☐ I am unable to obtain TIN ► provide reason

- Country _____
TIN _____
- If TIN is not available, select a reason
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For OCBC Bank's use

Account type

Account number

12 Personal particulars of joint account holder (1)

Name ▶ As in NRIC / Passport

☐ Dr ☐ Mr ☐ Mrs ☐ Ms ☐ Mdm

NRIC or Passport number

ID Type

☐ Identity Card ☐ Passport ☐ Others

Country of Issue

Nationality

Date of birth

Gender

☐ Male ☐ Female

Occupation

Relationship with Main Account Holder

Immigration status ▶ Tick one only

☐ Citizen ☐ Permanent Residence ☐ Employment Pass/Work Permit
☐ Student Pass ☐ Dependent Pass ☐ Long Term Visit Pass
☐ No Valid Pass

Employer name

Annual basic income

Length of current employment

Country of birth ▶ If you are born in United States but are no longer a U.S Tax Resident, you need to furnish documents stated overleaf²

Highest education level

Mobile + -

Home + -

Office + -

Email address (statements (if subscribed) will be sent to this address)

Nature of business ▶ If self-employed

Add-On Services

☐ Online and Mobile Banking ☐ Phone Banking ☐ Electronic Statement
(receive via Online Banking and email)

Residential address

Country

Postal code

13 Tax residency declaration

We are collecting this information in compliance with the relevant tax regulations.
Help us ensure the information is accurate and up to date.

☐ Singapore

Taxpayer Identification Number (TIN)

☐ NRIC

☐ FIN / ASGD / ITR

☐ United States of America

Taxpayer Identification Number (TIN)

☐ Other countries

Country

TIN

If TIN is not available, select a reason

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Country

TIN

If TIN is not available, select a reason

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For OCBC Bank's use

Account type

Account number

18 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 below, 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 Applicant

☐ Joint Applicant (1)

☐ Joint Applicant (2)

19 Your declaration and agreement

By signing this application, I confirm that I have read and agree to be bound by the Terms and Conditions Governing Deposit Accounts, Terms and Conditions Governing Electronic Banking Service – Personal and Terms and Conditions Governing OCBC Electronic Statements, Terms and Conditions Governing the Automatic Standing Instruction, Terms and Conditions Governing OCBC Mighty Savers™ Programme, Terms and Conditions Governing OCBC Child Development Accounts - Baby Bonus and/or Terms and Conditions Governing 360 Account, Terms and Conditions Governing Premier Dividend+ Savings Account, Terms and Conditions Governing Bonus+ Savings Account, and Terms and Conditions Governing Monthly Savings Account as the same may be amended by OCBC Bank from time to time at www.ocbc.com as well as the additional terms and conditions overleaf.

By completing the Debit Card section under Add-On Services, I understand that I am applying for an OCBC YES! or FRANK or Premier World Elite Debit Card (the "Card") and that I can request for a PIN for OCBC Phone Banking Services and Internet Banking Services at any OCBC ATM upon receipt of my Card. I acknowledge and agree that the Card may only be used upon approval subject to the terms and conditions of the OCBC Debit Cardmembers Agreement (the "Debit Cardmembers Agreement"), Terms and Conditions Governing OCBC YES! Debit Card Rebates Programme, the Terms and Conditions Governing the FRANK Debit Card Cashback Programme, Terms and Conditions Governing OCBC Premier World Elite Debit Card Rebates Programme.

I confirm that all the information I have provided is true, accurate and complete and I have not withheld any information. I undertake to keep OCBC Bank informed in writing within 30 days, of any changes in circumstances that may cause any of the information in this application to become incorrect or incomplete and also undertake to provide any other additional information as may be required by OCBC Bank and/or applicable law. I agree and consent to the terms of OCBC Bank's (i) Data Protection Policy, (ii) FATCA Policy and (iii) CRS Policy, available at www.ocbc.com/policies or upon request, which may require the reporting of information supplied by me to relevant tax authorities. I declare that any savings and investments I hold with you, and any profits that they make, will comply with the tax laws of the countries where I live or which I am citizen of, and any other laws that apply.

Advisory from the Singapore Police Force

WARNING

Your bank account should be for your own use and you are responsible for all transactions made through your bank account.

You may be facilitating criminal activities such as money laundering and/or unlicensed money lending if you:

- knowingly allow other people to operate, access and/or control of your bank account; and/or
- knowingly receive money from strangers, dubious sources, or other unverified sources.

You can be prosecuted for the relevant offences if your bank account is used to receive or transfer money linked to criminal activities. These offences carry a punishment of a fine and/or imprisonment.

You should make the necessary application to your bank if you wish to authorise the operation, access and/or control of your bank account to a third party. A failure to do so would subject your bank account to additional risk mitigation measures and, in some cases, your bank may terminate or restrict your use of your bank account and other related accounts you may have with your bank.

I acknowledge that I have read and agree to all the above

Signature of Main Applicant

Date

Signature of Joint Applicant (1)

Date

Signature of Joint Applicant (2)

Date

For OCBC Bank's use

Account type

Account number

Terms and Conditions

1. I authorise you to honour all instructions provided by us in accordance with the signing condition set out herein.
2. I agree that this application shall be subject to the approval of OCBC Bank. OCBC Bank shall entitled at its sole discretion to reject this application or any part hereof, without furnishing any reasons and to retain documents submitted for this application.
3. I agree to exempt OCBC Bank from any and all responsibilities/liabilities arising from or in connection with the services/products provided herein by OCBC Bank and agree to hold OCBC Bank harmless from all losses, costs, damages, expenses and/or fees that I may incur/suffer as a result or in connection with me/us applying or using any of the services/products provided by OCBC Bank herein.
4. Early termination fee as may be determined by OCBC Bank applies if the account is closed within 6 months from account opening date.
5. I hereby irrevocably and unconditionally consent for OCBC Bank to disclose any information whatsoever relating to me or my 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, I consent to such 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 creditworthiness or for other purpose whatsoever. In addition, I also authorise OCBC Bank to disclose any information relating to me to Network for Electronic Transfers (Singapore) Pte Ltd as may be necessary.
6. I authorise OCBC Bank to verify information given in my application with anyone (including, without limitation, with any credit bureau or any other organizations or corporations set up for the purpose of collecting and providing information relating to the credit standing of persons) without reference to me.
- 7a. I acknowledge that: -
 - (i) there is an inherent exchange rate risk in Foreign Currency Deposits. In particular, a decline in the Foreign Currency's exchange rate relative to my currency of choice will reduce (or even eliminate) my return or earnings on the Foreign Currency Deposits;
 - (ii) any funds credited or debited from the Account(s) may diminish in value due to taxes, depreciation or become unavailable due to restrictions (howsoever arising) on convertibility, requisitions, involuntary transfers, distraints of any character, exercise of governmental or military or military powers, war, strikes or other causes beyond OCBC Bank's reasonable control;
 - (iii) any currency in which OCBC Bank's payment obligations are denominated may become unavailable due to restriction on convertibility, transferability, requisitions, government acts orders, decrees and regulations, involuntary transfers, distraint of any character, exercise of military or usurped powers, acts of war or civil strife, monetary union or exchange or similar causes beyond OCBC Bank's reasonable control and OCBC Bank may satisfy such payment obligations by making payment in such other currency as OCBC Bank deems fit.
- a. I have carefully studied the currency markets and confirm that my foreign currency deposits in the Account(s) are suitable in the light of my financial position and investment objectives.
- c. I hereby authorise OCBC Bank to accept any deposits to the Account(s) in any Foreign Currency whatsoever as OCBC Bank may permit in its sole and absolute discretion.
- d. All terms and references used herein which are defined or constructed in the Terms and Conditions Governing Deposit Accounts but are not defined or constructed herein shall have the same meaning and construction herein.

IMPORTANT NOTES

Tax Resident Definition

¹Tax residency is defined by each country's local tax laws. This may be dependent on factors including, but not limited to, nationality, physical presence, employment and place of abode. Guidance on tax residency is also available at the following link: <https://www.oecd.org/tax/automatic-exchange/crs-implementation-and-assistance/tax-residency/>

US Tax Resident

²Definition

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
a) Any other person that is not a foreign person (as defined under US federal tax law).

²Furnishing 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)

³Government issued document may include any documents issued by the local law for the purposes of identification and may vary for different jurisdictions. This may include driving license, employment/residence pass and birth certificate.

Wholly owned subsidiaries

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.

Deposit Insurance Scheme

Singapore dollar deposits of non-bank depositors and monies and deposits denominated in Singapore dollars under the Supplementary Retirement Scheme are insured by the Singapore Deposit Insurance Corporation, for up to S\$75,000 in aggregate per depositor per Scheme member by law. Monies and deposits denominated in Singapore dollars under the CPF Investment Scheme and CPF Retirement Sum Scheme are aggregated and separately insured up to S\$75,000 for each depositor per Scheme member. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured.

Definitions

"I", "my" and "me" means the OCBC Bank account holder and "you" means OCBC Bank.

For OCBC Bank's use		
Remarks:	Attended By and Assessed Other CRAM Variables:	Approved By:

For OCBC Bank's use	
Account type	Account number