

All information is required unless stated.

1 Student details- Main applicant

Personal details

Name as in NRIC ▶ *underline surname* Mr Mrs Ms Mdm

NRIC _____ Date of birth ▶ DD/MM/YY _____

Nationality Singaporean Country of birth ▶ *If you are born in U.S. but no longer a U.S. Tax Resident, you need to furnish documents stated on back³*

SG PR
▶ Country _____

Mother's maiden name ▶ *Mandatory for security verification purpose*

Marital status Married Single Others No. of dependents _____

Education level

Primary GCE "N" Level GCE "O" Level GCE "A" Level

ITE Certificate Diploma Degree Masters & above

Contact details

Mobile no. ▶ + (country code) - (area code, for non SG number) - (contact number)

+ _____

Home no. Office no. ▶ + (country code) - (area code, for non SG number) - (contact number)

+ _____

Email _____

Residential address ▶ *We will mail to this address*
▶ *Please do not give a P.O. Box or foreign address*

Postal code _____ Years in residence _____ years

Status of residence Parents' Owned Mortgaged Rented Employer's Others

Property type HDB Condominium / Apartment Landed Others

Overseas address ▶ *for PR only*

Postal code _____

Overseas contact no. ▶ *For PR only*
▶ + (country code) - (area code) - (contact number)

+ _____

Office address ▶ *Optional*
▶ *Fill up to use this as your mailing address. Please do not give a P.O. Box or foreign address*

Postal code _____

Home no. Office no.
▶ *If you have a foreign number, fill in (+country code - area code)*

+ _____

Employment details

Are you self-employed? Yes No

Occupation ▶ *tick one*

Administrative executive Licensed professional / Engineer Manager

IT professional Supervisor Teaching professional

Marketing / Sales executive Technician Student (Full-time)

Company director General executive Others ▶ *please specify*

Employer's name _____ Length of service _____ years

Business nature ▶ *tick one*

Banking / finance / insurance Uniform group Retail
(Armed Forces, Civil Defence, Police Force)

Government / statutory board Building & construction Trading & general commerce

IT & communications Food & beverage Others ▶ *please specify*

Professional firm Manufacturing

Shipping / transport

Name of previous employer *(if less than 3 years with current employer)* _____ Length of service _____ years

Tax Residence

Indicate your country(s) of Tax Residence¹

Singapore Taxpayer Identification No. (TIN)/Social Security No. (SSN) _____

United States of America² _____

Other countries

Country _____	Country _____
TIN _____	TIN _____
If TIN is not available, select a reason <input type="checkbox"/> TIN not issued by country	If TIN is not available, select a reason <input type="checkbox"/> TIN not issued by country
<input type="checkbox"/> TIN not required by country	<input type="checkbox"/> TIN not required by country
<input type="checkbox"/> I am unable to obtain TIN ▶ <i>provide reason</i>	<input type="checkbox"/> I am unable to obtain TIN ▶ <i>provide reason</i>

2 Joint applicant details

if applicable

Personal details

Relationship to main applicant

Spouse Sibling Parent Others: _____

Name as in NRIC underline surname Mr Mrs Ms Mdm

NRIC

Date of birth DD/MM/YY

Nationality

Singaporean

Country of birth If you are born in U.S. but no longer a U.S. Tax Resident, you need to furnish documents stated on back³

SG PR

Country

Mother's maiden name Mandatory for security verification purpose

Marital status

Married Single Others

No. of dependents

Education level

Primary GCE "N" Level GCE "O" Level GCE "A" Level

ITE Certificate Diploma Degree Masters & above

Contact details

Mobile no. + (country code) - (area code, for non SG number) - (contact number)

+ _____ - _____ - _____

Home no.

Office no.

+ (country code) - (area code, for non SG number) - (contact number)

+ _____ - _____ - _____

Email

Residential address We will mail to this address

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

Postal code _____ Years in residence _____ years

Status of residence Parents' Owned Mortgaged Rented Employer's Others

Property type HDB Condominium / Apartment Landed Others

Overseas address for PR only

Overseas contact no. For PR only

+ (country code) - (area code) - (contact number)

+ _____ - _____ - _____

Office address Optional

Fill up to use this as your mailing address. Please do not give a P.O. Box or foreign address

Postal code _____

Home no.

Office no.

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

+ _____ - _____ - _____

Employment details

Are you self-employed? Yes No

Occupation tick one

Administrative executive

Licensed professional / Engineer

Manager

IT professional

Supervisor

Teaching professional

Marketing / Sales executive

Technician

Student (Full-time)

Company director

General executive

Others please specify

Employer's name

Length of service

_____ years

Business nature tick one

Banking / finance / insurance

Uniform group
(Armed Forces, Civil Defence, Police Force)

Retail

Government / statutory board

Building & construction

Trading & general commerce

IT & communications

Food & beverage

Others please specify

Professional firm

Manufacturing

Shipping / transport

Name of previous employer (if less than 3 years with current employer)

Length of service

_____ years

Tax Residence

Indicate your country(s) of Tax Residence¹

Singapore

Taxpayer Identification No. (TIN)/Social Security No. (SSN)

United States of America²

Other countries

Country

Country

TIN

TIN

If TIN is not available, select a reason

TIN not issued by country

TIN not required by country

I am unable to obtain TIN provide reason

If TIN is not available, select a reason

TIN not issued by country

TIN not required by country

I am unable to obtain TIN provide reason

3 Course details As per letter of offer from the institution

Name of education institution

Course Type Part-time Full-time

Period of study

starting on ▶ DD/MM/YY

ending on ▶ DD/MM/YY

Course duration

 months

Course fee

 SGD

4 Loan details

Loan amount ▶ Minimum of S\$1000, rounded down to the nearest '00 Total Loan Tenure ▶ max. of 96 months including period of study

 0,0 months

Loan Currency SGD USD GBP AUD NZD

For currencies other than Singapore Dollars, amount requested will be converted to the respective currency according to the foreign currency exchange rate determined by the bank on the day of disbursement.

Repayment option Standard Graduated Graduated Plus

Disbursement Option Single Multiple

First Disbursement Amount (Optional)

Currency to be sent in SGD USD GBP AUD NZD

Payee Name in full as per invoice

Relevant Terms

You acknowledge, confirm, undertake and agree as follows:

1. A processing fee of 2.5% of the total approved loan amount will be levied upon approval of the education Loan subject to a minimum processing fee charge of S\$100. **The processing fee will be deducted upfront from the total loan amount approved by OCBC Bank (the "Approved Loan Amount"). Notwithstanding anything to the contrary, OCBC has the discretion to grant a lower quantum of loan than that requested for in this application.**
2. **An additional disbursement fee of S\$20 will be levied for each loan disbursement. This disbursement fee will be deducted from the Approved Loan Amount on each loan disbursement.**
3. A cancellation fee of 1% of the loan amount cancelled will be charged to you if you cancel this loan after we have approved the loan.
4. If the First Disbursement Amount and/or Payee Name is **not filled in** or if the First Disbursement Amount and/or Payee Name filled differs from the acceptance letter issued to you by the relevant institution, payment schedule or invoice issued by the relevant institution, OCBC Bank will not issue the cashier's order or demand draft upon OCBC Bank's approval of this application. In such a case, you will have to submit a new Disbursement Authorisation Form (in the form and substance as prescribed by OCBC Bank) for your first disbursement.
5. If the First Disbursement Amount and Payee Name are **filled in as per the information provided for in the acceptance letter issued to you by the relevant institution, payment schedule or invoice issued to you by the relevant institution**, OCBC Bank will issue the cashier's order or demand draft upon OCBC Bank's approval of this application and the said cashier's order or demand draft will be mailed (via ordinary mail) to the main applicant's mailing address as indicated in this application.
6. For subsequent disbursements (if any), you are required to submit a Disbursement Authorisation Form (in the form and substance as prescribed by OCBC Bank). The cashier's order or demand draft will be mailed (via ordinary mail) to the main applicant's mailing address as indicated in this application. You are also required to submit, among others, a relevant invoice from your institution together with the Disbursement Authorisation Form.

Open a new account for me

New account opening declaration ▶ *Tick one only*

I am the beneficial owner and ultimately own or have effective control of the account. The account is used for savings or transactional purposes.

I am NOT the beneficial owner and do not ultimately own or not have effective control of the account. (Please open your account at any OCBC branch)

5 Loan Repayment Account

Account to repay your loan ▶ *select one*

Link my existing OCBC account

Account number

We will open a new account if

- (a) the account number provided is void or invalid;
- (b) the signature on this application does not match the signature of your existing deposit account;
- (c) no option is selected.

6 Complimentary FRANK Debit Card

We will tag a FRANK Debit Card to your loan servicing account ▶ *Subject to bank's approval*

Frank card details

Name to appear on the card

▶ *must be similar to your identity documents; max 19 characters inclusive of space*

Choose your complimentary card design ▶ *eg MOV0001*

Visit FRANKBYOCBC.com for list of card design IDs. If no card design is indicated, we will issue you with default design (TEX0012).

7 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 or upon request. I may withdraw such consent at any time via forms available on www.ocbc.com or at any OCBC Bank branch. I acknowledge that my consent herein supersedes any previous withdrawal of such consent.

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.

Please tick the appropriate box if you agree to the preceding statement

Main applicant Joint applicant

8 Declaration and agreement

I have read, understood and agreed to be bound by the Declaration and Agreement as stated in this application form.

Student's signature

Date ▶ DD/MM/YY

Joint applicant's signature

Date ▶ DD/MM/YY

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

For bank's use

Source code	FFEL06	Staff ID
Promotion code	FEL Tier 1	

Financing your education loan

Am I eligible?

For Main Applicant	<ul style="list-style-type: none"> • Student as main applicant • Aged 17 years and above • Singaporean / Singapore PR
For Joint Applicant	<ul style="list-style-type: none"> • Singaporean / Singapore PR (Required for main applicant below 21 years) (Required for overseas education) • Aged 21 years and above (maximum 65 years upon loan maturity)
Total Annual income	<ul style="list-style-type: none"> • At Least S\$24,000 per annum <ul style="list-style-type: none"> ▶ Main (no income), Joint (at least S\$24,000 per annum). OR ▶ Main (at least S\$12,000 per annum), Joint (at least S\$12,000 per annum).

How do I apply?

Complete the form, attach copies of the required documents below and submit to us by mail or at any of our branches:-

Supporting documents	<ul style="list-style-type: none"> • Image of NRIC (Front and back), and • Recent original telephone bill OR original bank statement <ul style="list-style-type: none"> ▶ (if mailing address differs from NRIC) • Certified true copy of acceptance letter from institution stating type and duration of course, and • Certified true copy of schedule of payment for course if not stated in acceptance letter
Income documents	
Salaried employees	Latest computerised / electronic payslip and Latest Income Tax Notice of Assessment OR Last 6 month's CPF contribution history statement
Self-employed, commissioned or variable income earners	Last 12 month's CPF contribution history statement OR Latest Income Tax Notice of Assessment

Important notes for U.S. Tax Resident

1. Tax 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/>
2. Definition of a U.S. Tax Resident:
 - 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;
 - Any other person that is not a foreign person (as defined under US federal tax law).
3. 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)

Fees and charges relating to FRANK Debit Card

Debit card	Annual fee	Waived
	Change of card design	S\$10 - S\$20
	Replace damaged card (without change of card design)	Waived
	Lost card replacement	S\$10 - S\$20

Fees and charges relating to FRANK Education Loan

Processing fee	2.5% of the approved loan amount with a minimum processing fee of S\$100
Disbursement fee	S\$20 per cashier's order or demand draft issued
Late fee	S\$50
Cancellation fee	1% of the undisbursed loan amount
Full prepayment fee	1% of loan prepaid

Loan Tenure	Applied interest rate ¹	Effective interest rate ² (for illustration only as EIR will vary with loan amount and tenure)		
		STANDARD	GRADUATED ³	GRADUATED PLUS ³
1-year	4.50% p.a.	9.25% p.a.	—	—
2-year	4.50% p.a.	6.99% p.a.	—	—
3-year	4.50% p.a.	6.19% p.a.	5.56% p.a.	—
4-year	4.50% p.a.	5.79% p.a.	5.39% p.a.	5.28% p.a.
5-year	4.50% p.a.	5.54% p.a.	5.27% p.a.	5.19% p.a.
6-year	4.50% p.a.	5.38% p.a.	5.18% p.a.	5.12% p.a.
7-year	4.50% p.a.	5.26% p.a.	5.11% p.a.	5.06% p.a.
8-year	4.50% p.a.	5.17% p.a.	5.06% p.a.	5.01% p.a.

¹ Interest on the loan amount is calculated based on a monthly rest method and is subject to compounding if the monthly interest charges are not received by OCBC Bank in full.

² Effective Interest Rates (which comprises the applied interest rate and processing fee) will vary with the loan amount and tenor.

³ A 24-month course period is assumed in the calculation of the Effective Interest Rates for the Graduated and Graduated Plus repayment schemes.

Declaration and agreement

By signing this application, I/we hereby jointly and severally:

- (i) understand that I/we am/are applying for the FRANK Education Loan. Where an Education Loan is made available to me/us, I/we agree to be bound by the OCBC Terms and Conditions Governing Education Loan and Terms and Conditions Governing Deposit Accounts (available on www.FRANKbyOCBC.com or upon request at any OCBC Branch). I/We further understand that the OCBC PhoneBanking Services and Internet Banking Services (the "Services") will be made available upon approval by OCBC of my/our application for FRANK Education Loan and the provision of the Services by OCBC are subject to the OCBC Terms and Conditions Governing Electronic Banking Services (which shall include any amendments and additions made thereto from time to time) which I/we agree to be bound by;
- (ii) agree to be bound by all relevant terms and conditions as set out in this application (including, without limitation the Relevant Terms);
- (iii) authorise, acknowledge and confirm that an OCBC Statement Savings Account (the "OCBC Statement Savings Account") may be opened for me/us upon approval of my/our FRANK Education Loan application and I/we agree to be bound by the OCBC Terms and Conditions Governing Deposit Accounts;
- (iv) where applicable, authorise OCBC to debit all monthly instalments, interests, costs, charges, fees and all other monies due and payable in connection with the FRANK Education Loan from the OCBC Deposit Account as indicated in this application form or (where applicable) the OCBC Statement Savings Account or any other accounts which I/we have or may have with OCBC from time to time;
- (v) agree that OCBC may send by ordinary mail or such other means at my/our sole risk OCBC's approval, cheque(s) issued in disbursement of any loan and all other documents and communications to any of address(es) on OCBC's records as OCBC may in its discretion elect;
- (vi) agree to execute such forms, agreements and security documents as may be required by OCBC upon being notified that my/our application has been approved by OCBC and be bound by the same; and
- (vii) where there is more than one applicant, each of us acknowledge that all declarations, authorisations and representations in this application shall be deemed to be made by and apply and be binding on all of us jointly and severally;
- (viii) agree that I/we shall be responsible for all liabilities (including liabilities incurred, with respect to goods and services and all other fees and charges) incurred for FRANK Education Loan and OCBC Deposit Account or the OCBC Statement Savings Account (where applicable);
- (ix) confirm that all the information I/we have provided is true, accurate and complete and I/we have not withheld any information. I/We undertake to keep OCBC 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 and/or applicable law.
- (x) confirm that I/we am/are not an undischarged bankrupt and there has been no statutory demand served on me/us;
- (xi) declare that any funds and assets I/we place with OCBC Bank and any funds applied by I/us to repay OCBC Bank and any monies owing in respect of the Education Loan and any profits that they generate (if applicable), will comply with the tax laws of the countries where I/we live or of which I/we am/are citizen(s) or which I/we am/are otherwise subject to;
- (xii) authorise OCBC to conduct credit history checks and verify information given in this application with any party (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) without reference to me/us;
- (xiii) by my/our signing of this application, irrevocably and unconditionally consent for OCBC and any officer (as defined in the Banking Act Cap 19) (the "Banking Act") of OCBC to disclose any customer information whatsoever relating to me/us OCBC shall consider appropriate to any person to whom disclosure is permitted or required by any statutory provision or law or to any other person wherever situated for any purpose whatsoever and it is hereby agreed that OCBC and any officer of OCBC may disclose the foregoing information to the fullest extent permitted by the Banking Act or any statutory provision or law. Without prejudice to the foregoing, I/we 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/our credit worthiness or for other purpose whatsoever;
- (xiv) authorise OCBC to use, collect and obtain my/our information (including any of my/our personal data) from relevant third parties (including without limitation the Central Provident Fund Board and any credit bureau);
- (xv) agree that OCBC has the absolute discretion to decline my/our application or specify a lower quantum of loan than that requested for in this application without giving any reason and to retain documents submitted as property of OCBC;
- (xvi) agree and consent to the terms of OCBC'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/us to relevant tax authorities.
- (xvii) where applicable, I/we confirm that with respect to any personal data of the Beneficial Owner disclosed to OCBC, its related corporations and/or their respective business partners and agents, the Beneficial Owner has agreed and consented to the terms of OCBC'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/us to relevant tax authorities.
- (xviii) agree and consent OCBC to disclose any information/personal data relating to me/us and my/our accounts with OCBC (including, without limitation any information in relation to this application) to any third party whether within or outside Singapore (including, without limitation, the relevant educational institution(s) that you have indicated in the application form) OCBC deem necessary in connection with the FRANK Education Loan.
- (xix) acknowledge and confirm that if my/our application for a FRANK Education Loan is approved, it will be granted in Singapore Dollars. I/We further acknowledge and confirm that although I/we can request for the loan to be disbursed in either United States Dollars, Great Britain Sterling Pounds, Australian Dollars, New Zealand Dollars or such other foreign currencies as may be approved by OCBC in its absolute discretion (the "Relevant Foreign Currencies"), I/we confirm and agree that OCBC has the absolute discretion not to disburse the loan in the Relevant Foreign Currency in which I/we have requested without providing any reasons. Further, I/we agree that the exchange rate used to calculate any amount in relation to the FRANK Education Loan shall be determined by OCBC in its absolute discretion. Without prejudice to such other rights as OCBC may have, for loans to be disbursed to me/us in a Relevant Foreign Currency, I/we understand and agree that OCBC shall impose such percentage mark up, as OCBC may determine in its absolute discretion from time to time, to the loan amount. I/We further agree that this percentage mark up is in addition to any interest, fees, charges, rates and other expense (collectively, "Fees and Expenses") which OCBC is entitled to charge in relation to the FRANK Education Loan and I/we agree to be liable to pay for all such percentage mark up and Fees and Expenses.

FRANK Debit Card

I hereby apply to OCBC Bank for a FRANK Debit Card (the "Card") and understand that I can request for a PIN for OCBC Phone Banking Services and Internet Banking Services at any OCBC ATM upon receipt of my FRANK Debit 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", which is available for viewing at FRANKbyOCBC.com) and the OCBC Terms and Conditions Governing Electronic Banking Services (Personal) which is available for viewing at www.ocbc.com. I agree to be bound by the same which shall include any amendments and additions made thereto from time to time. I further acknowledge and agree that the Terms and Conditions Governing Deposit Accounts which shall include any amendments and additions made thereto from time to time shall apply to my use of my OCBC Statement Savings Account and continue to apply in full force and effect. I agree and consent to the disclosure of any particulars of my accounts including my OCBC Statement Savings Account as provided in the Debit Cardmembers Agreement and the Terms and Conditions Governing Deposit Accounts. In addition, I agree to abide and be bound by the Terms and Conditions Governing "FRANK Debit Card", "Card Replacement" and "NETS FlashPay" found on www.FRANKbyOCBC.com.

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\$50,000 in aggregate per depositor per Scheme member by law. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured.

All rates are accurate at time of printing. OCBC reserves the right to decline an application without giving any reasons.