

Declaration and Agreement for OCBC Card(s)

YOUR MARKETING CONSENT:

You agree that by enrolling for the relevant OCBC Credit Card(s) (each an “OCBC Card”), you consent to OCBC Bank and its related corporations (collectively, the “OCBC Group”), their agents, and their authorised service providers collecting, using and disclosing your personal data, and sharing such personal data with their business partners, for the purpose of administrating, processing and facilitating your card benefits and services, and also for marketing and promotional purposes, and for the purposes described as “Additional Purposes” in the OCBC Data Protection Policy, available at www.ocbc.com/policies or upon request. You may withdraw such consent at any time via forms available at www.ocbc.com or at any OCBC Bank branch.

DATA PROTECTION POLICY, FATCA POLICY AND CRS POLICY

You agree that by enrolling for the relevant OCBC Card(s), you:

- 1) 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 you to relevant tax authorities; and
- 2) where you have enrolled for the OCBC Card(s) on behalf of, or for the benefit of another person or party (the “**Beneficial Owner**”), you further confirm that with respect to any personal data of the Beneficial Owner disclosed to OCBC Bank, its related corporations and/or their respective business partners and agents, the Beneficial Owner has agreed and consented to the terms of OCBC Bank’s (i) Data Protection Policy, (ii) FATCA Policy and (iii) CRS Policy, accessible at www.ocbc.com/policies or available upon request, which may require the reporting of information supplied by you to relevant tax authorities.

For OCBC FRANK Credit Cards

2. By enrolling for and activating your OCBC FRANK Credit Card, you understand and (re)affirm that:
 - (a) your use of the OCBC FRANK Credit Card will be governed by the Terms and Conditions Governing Frank Credit Card (with effect from 1 Nov 2022) (a copy of the terms and conditions is available at www.FRANKbyOCBC.com);
 - (b) you will not duplicate or distribute any card designs (including logos) without OCBC Bank’s written consent;
 - (c) you agree that OCBC Bank is not responsible for any claims, liabilities or issues with the printed card design including any third party claims;
 - (d) you agree (i) to pay OCBC Bank the relevant card design fees as and when you apply for a replacement card, (ii) that any card design fee paid will not be refunded nor be used to pay for a similar or different selected card design when you replace card(s) for any reason, and (iii) that OCBC Bank may change card design fees from time to time without your consent and OCBC Bank is not liable to refund or return to you any fee (including without limitation any difference between what you paid and the new fee charged); and

- (e) you accept that OCBC Bank may select an image for you without notice if you have not selected or clearly indicated your intended card design; and
- (f) you accept that OCBC Bank may terminate, discontinue or withdraw any card design at any time without notice.

For OCBC Great Eastern Cashflo Credit Cards

3. By enrolling for and activating your OCBC Great Eastern Cashflo Credit Card, you understand and (re)affirm that:
- (a) your use of the OCBC Great Eastern Cashflo Credit Card will be governed by the the Terms and Conditions Governing OCBC Great Eastern Cashflo Credit Card (a copy of the terms and conditions is available at www.ocbc.com/GECashflo); and
 - (b) you agree to give OCBC Bank permission to contact the merchants to enquire about card transactions posted to your card account. You also agree that such merchants may provide OCBC Bank information and documents related to the card transactions for purposes of cards administration and service including without limitation settlement and refund as a result of cancellation of any underlying transaction. You also agree that OCBC Bank and/or the relevant merchants may retract, deduct and/or re-compute any cash rebates awarded if you have received a refund in respect of the card transaction or failed to effect due payment for the card transactions or the card account is terminated for any reason.

For other OCBC Credit Card(s)

4. For other types of OCBC Credit Card(s) (the "Other OCBC Credit Cards"), you agree that by enrolling for and activating such Other OCBC Credit Card(s), you are agreeing to be bound by the terms of the following:
- (a) the OCBC Credit Cardmembers Agreement, the Terms and Conditions Governing - Electronic Banking Services and the Terms and Conditions Governing OCBC Electronic Statements (copies of the terms and conditions are available at www.ocbc.com);
 - (b) where the relevant OCBC Card is an OCBC NXT Credit Card, the Terms and Conditions Governing OCBC NXT Credit Card (a copy of the terms and conditions is available at www.OCBC.com/NXT);
 - (c) where the relevant OCBC Card is an OCBC 365 Credit Card, the Terms and Conditions Governing the OCBC 365 Cashback Programme (a copy of the terms and conditions is available at www.ocbc.com/365card);
 - (d) where the relevant OCBC Card is an OCBC Voyage Credit Card, the Terms and Conditions Governing the OCBC Voyage Credit Card Programme (a copy of the terms and conditions is available at www.ocbc.com/Voyage);
 - (e) where the relevant OCBC Card is an OCBC Titanium Rewards Credit Card, the Terms and Conditions Governing the OCBC Titanium Rewards Credit Card Programme (a copy of the terms and conditions is available at www.ocbc.com/TitaniumRewards);
 - (f) where the relevant OCBC Card is an OCBC 90°N Card, the Terms and Conditions Governing OCBC 90°N Card Programme (a copy of the terms and conditions is available at www.ocbc.com/90N); and/or

- (g) (where the OCBC Card is a MasterCard® that comes with MasterCard® Contactless) agree that by activating or using the OCBC Card, you agree to be bound by the Terms and Conditions of MasterCard® Contactless (a copy of the terms and conditions is available at ocbc.com/cardstnc).

General

5. In addition to the clauses above, you further:

- (a) confirm that all information you have provided or will provide in connection with your application to OCBC Bank is true, accurate and complete and you have not withheld any information. You undertake to keep OCBC Bank informed in writing, within 30 days, of any changes in circumstances that may cause any of the information in connection with your application to OCBC Bank 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;
- (b) confirm that you are not an undischarged bankrupt and there has been no statutory demand served on you;
- (c) confirm that any funds and assets you place with OCBC Bank and any funds applied by you to repay OCBC Bank any monies owing in respect of the OCBC Card and any profits that they generate (if applicable), will comply with the tax laws of the countries where you live or of which you are a citizen or which you are otherwise subject to;
- (d) authorise OCBC Bank to conduct credit checks and verify information given in connection with and in relation to you 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 you;
- (f) irrevocably and unconditionally consent for OCBC Bank to disclose any information whatsoever relating to you or your account as OCBC Bank shall consider appropriate to any person to whom disclosure is permitted or required by applicable law or to any other person wherever situated for any purpose, including, without limitation
 - (i) Great Eastern Holdings Ltd, its group of companies and any reward program partner(s) in relation to the OCBC Great Eastern Cashflo Credit Card;
 - (ii) Best Denki (Singapore) Pte Ltd, its group of companies and any reward program partner(s) in relation to the BEST-OCBC Platinum MasterCard;
- (g) without prejudice to the foregoing, you further 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 purpose of assessing your credit worthiness or for any other purpose whatsoever;
- (h) agree that OCBC Bank has the absolute discretion to decline your application without giving any reason;
- (i) agree that the Principal Cardmember shall be responsible for all liabilities (including all liabilities incurred in respect of goods and services, cash advances, annual fees and all other fees and charges) incurred in respect of the Principal Card and all Supplementary Cards and each Supplementary Cardmember shall be responsible for all liabilities (including all liabilities incurred in respect of goods and services and cash advance) incurred in respect of the Supplementary Card issued to him/her;

- (j) understand that, the OCBC Phone Banking Services and Internet Banking Services will automatically be made available only to the principal applicant upon approval by OCBC Bank;
- (k) agree that OCBC Bank may at any time at its absolute discretion change any one or more of the terms and conditions stated herein without notice;
- (l) agree and consent that OCBC Bank may communicate with you with regard to any promotion relating to any account or card applied for or any OCBC product and services by electronic mail, SMS or any other means which OCBC Bank may deem appropriate at your contact details set out in your application or which you may furnish to OCBC Bank from time to time. You hereby authorise OCBC Bank to accept and act upon all communications or instructions from you to OCBC Bank by electronic mail or SMS with regard to such promotions and OCBC Bank shall not be liable if it acts upon such communication or instructions in good faith;
- (m) if you were referred by any party (including without limitation Great Eastern Life or Great Eastern General Insurance Limited or any agent/broker/introducer/dealer/consultant) (the "Referrer") to OCBC Bank to apply for an OCBC Great Eastern Cashflo Credit Card, you hereby authorise and consent to OCBC Bank and its officers disclosing any information or particulars relating to and in connection with you and/or your application (including, without limitation, your personal data and the outcome of your application) at any time to the Referrer (including without limitation Great Eastern Life or Great Eastern General Insurance Limited) for any purpose (including without limitation, for purposes in connection with the referral and/or the processing of the referral and payments in connection therewith); and/or

Notes on credit limit

You may specify and OCBC Bank 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, OCBC Bank may in its 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 Bank. For EasiCredit only, if you have an annual income between S\$20,000 and S\$29,999, you may specify and OCBC Bank may approve a maximum credit limit of up to two times your monthly income.

For OCBC Credit Card(s)

- 1) If this is your first time applying for an unsecured credit card(s) from OCBC, please be informed that the preferred credit limit you specify above, if approved by us, will be a shared limit for the unsecured credit card(s) that you have applied for in this application, subject to the Banking (Credit Card and Charge Card) Regulations 2013 and MAS Notice 635 on Unsecured Credit Facilities to Individuals.
- 2) If you have any existing unsecured credit card(s) issued by OCBC Bank, please read the following important information:
 - a) If you specify a preferred credit limit below your existing credit limit, this lower limit will not be applied to your existing unsecured credit card(s). This is to avoid any disruption to your use of your existing unsecured credit card(s); and
 - b) If you specify a preferred credit limit above your existing credit limit, such limit, if approved by OCBC Bank, will apply and be shared across all your existing unsecured credit card(s).