

The Chinese version of this Declaration & Agreement is for reference only. In the event of inconsistency between the English and Chinese version, the English version shall prevail.

Declaration & Agreement: OCBC Credit Card, Plus! Credit Card and/or Plus! Savings Account and NTUC Plus! Credit Card and/or NTUC OCBC Starter account

By signing on this application form, I understand that I am applying for
(1) one of the OCBC Credit Cards (collectively "Other OCBC Credit Card") or
(2) the Plus! Credit Card, or
(3) the NTUC Plus! Credit Card

Where applicable, I agree that the credit limit for the supplementary card(s), if approved by OCBC Bank, will be the same as the approved credit limit for my credit card.

A Plus! Credit Card comes with a Plus! Savings Account (if applied for), which may be accessed via the Plus! Phone Banking Service and OCBC Internet Banking Service. OCBC Internet Banking Service automatically be made available to the principal applicant of the Plus! Credit Card and the Plus! Savings Account (if applied for), upon application approval by OCBC Bank.

If I apply for a Plus! Credit Card together with a Plus! Savings Account, such account which may be accessed via the Plus! Phone Banking Service and OCBC Internet Banking Service. OCBC Internet Banking Service will automatically be made available to the principal applicant of the Plus! Credit Card and the Plus! Savings Account (if applied for), upon application approval by OCBC Bank.

If I apply for an NTUC Plus! Credit Card together with an NTUC-OCBC Starter Account, such account may be accessed via the OCBC Phone Banking Service and OCBC Internet Banking Service. OCBC Internet Banking Service will automatically be made available to the principal applicant of the NTUC Plus! Credit Card and the NTUC-OCBC Starter Account (if applied for), upon application approval by OCBC Bank.

I hereby declare and confirm that, unless indicated, I am the beneficial owner(s) and ultimately own or have effective control of the Plus! Savings Account/NTUC-OCBC Starter Account (if any). The Plus! Savings Account/NTUC-OCBC Starter Account (if any) is to be used for transactional/savings purpose. I acknowledge and agree that you shall be entitled to rely on my declarations above on the beneficial ownership and purpose of the Plus! Savings Account/NTUC-OCBC Starter Account (if any).

For Other OCBC Credit Card, you may access your OCBC credit card account via the OCBC Phone Banking Service and OCBC Internet Banking Service. OCBC Phone Banking Service and OCBC Internet Banking Service will automatically be made available to the principal applicant of the Other OCBC Credit Card, upon application approval by OCBC Bank.

I understand that:

1. Plus! Credit Card
 1. the Plus! Credit Card will be governed by the Plus! Credit Cardmembers Agreement;
 2. the accompanying Plus! Savings Account will be governed by the Terms and Conditions Governing Plus! Deposits Accounts;
 3. both Plus! Credit Card and Plus! Savings Account will be governed by the Terms and Conditions Governing- Electronic Banking Services and the Terms and Conditions- eStatement ; and
 4. copies of the above terms and conditions and agreements will be sent to me with the card and are available at www.plus.com.sg.
2. NTUC Plus! Credit Card

1. the NTUC Plus! Credit Card will be governed by the OCBC Cardmembers Agreement;
 2. the accompanying NTUC-OCBC Starter Account will be governed by the Terms and Conditions Governing Deposit Accounts;
 3. both NTUC Plus! Credit Card and NTUC-OCBC Starter Account will be governed by the Terms and Conditions Governing - Electronic Banking Services and Terms and Conditions - eStatements; and
 4. copies of the above terms and conditions and agreement will be sent with the card and are available at www.ocbc.com.
3. Other OCBC Credit Card
1. The Other OCBC Credit Card will be governed by the OCBC Cardmembers' Agreement and Terms and Conditions Governing - Electronic Banking Services and Terms and Conditions Governing - eStatements;
 2. (applicable only if you have applied for the OCBC Great Eastern Cashflo MasterCard) the OCBC Great Eastern Cashflo MasterCard will be governed by the Terms and Conditions Governing OCBC Great Eastern Cashflo Card;
 3. (applicable only if you have applied for the OCBC Cashflo MasterCard) the OCBC Cashflo MasterCard will be governed by the Terms and Conditions Governing OCBC Cashflo Card; and
 4. (applicable only if you have applied for FRANK by OCBC Credit Card) the FRANK by OCBC Credit Card will be governed by the Terms and Conditions for NETS FlashPay and FRANK Cash Rebates Rewards Programme; and
 5. (applicable only if you have applied for OCBC 365 Credit Card) the OCBC 365 Credit Card will be governed by the Terms and Conditions for the OCBC 365 Credit Card Cashback Programme; and
 6. (applicable only if you have applied for OCBC Titanium Rewards Credit Card) the OCBC Titanium Rewards Credit Card will be governed by the Terms and Conditions for the OCBC Titanium Rewards Card Programme; and
 7. copies of the above terms and conditions and agreement are available at www.ocbc.com.sg.
 8. I agree and consent to the terms of OCBC Banks (i) Data Protection Policy and (ii) FATCA Policy, both available at www.ocbc.com/policies or upon request
 9. Where applicable, I confirm that any personal data of the beneficial owner disclosed to OCBC Bank, its related corporations and its business partners and agents, the beneficial owner has agreed and consented to the terms of (i) OCBC Banks Data Protection Policy and (ii) FATCA Policy, accessible at www.ocbc.com/policies or available upon request

IMPORTANT NOTES FOR CREDITWISE

(applicable only if you choose to apply CreditWise): CreditWise is a group term life insurance policy underwritten by Great Eastern Life Assurance Co. Ltd (Reg. No.:1908000011G), which is a wholly-owned subsidiary of Great Eastern Holdings Ltd and a member of the OCBC Group. CreditWise is not a deposit held with or obligation of, or guaranteed by OCBC Bank. This material is meant for general information only. It is not an insurance contract. All pre-existing conditions are excluded from the plan. The precise definitions, terms and conditions of this insurance plan are specified in the policy contract. This plan does not have any cash value.

Policy Owners' Protection Scheme

This plan is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your policy is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact us or visit the Life Insurance Association (LIA) or SDIC websites (www.lia.org.sg or www.sdic.org.sg).

Terms & Conditions

Please allow 7 working days for application to be processed. Your CreditWise coverage starts from the effective date which shall be stated in the acceptance letter sent to you. This application form is applicable only to Principal Credit Cardmembers. New Credit Card(s) signed up subsequently will need to be enrolled in CreditWise separately. This application does not automatically include any existing balance transfer account(s) on your credit card(s). CreditWise premiums are not eligible for OCBC\$/ROB\$/SmartChange/LinkPoints. CreditWise is not applicable for OCBC Corporate Cards, OCBC Private Label Cards and OCBC Debit Cards

CREDITWISE (applicable only if you choose to apply CreditWise): I hereby declare that I understand that I am applying for the CreditWise:

1. I declare that the information given in this application are true and to be best of my knowledge.
2. I agree that this application and declaration shall be deemed incorporated in such contract, subject to Terms and Conditions of the CreditWise policy.
3. I agree that all pre-existing conditions are not covered by this CreditWise policy.
4. I authorise Great Eastern Life Assurance Co. Ltd to obtain and verify any information relating to me, at its discretion, in the event of claims.
5. I declare that I am not an undischarged bankrupt, that no Statutory Demand has been served on me and no bankruptcy order has been made against me.
6. I declare that I ultimately own or have effective control over this CreditWise policy.
7. I am aware that I can seek advice from a financial advisor before I sign on this application form. Should I choose not to, I take sole responsibility to ensure that this product is appropriate to meet my financial needs and insurance objectives.
8. I declare that I am between 21 - 59 years old.
9. I agree that my contact details provided here will be used to update my existing records with the Bank.
10. I have read and understood the important notes on the CreditWise policy found on www.ocbc.com/CreditWise.

EASICREDIT (applicable only if you choose to receive EasiCredit): I, as principal applicant, understand that, subject to the discretion of OCBC, an OCBC EasiCredit facility may be made available to me. Where an EasiCredit facility is made available to me, I agree to be bound by OCBC Terms and Conditions Governing Personal Line of Credit Accounts and the OCBC Terms and Conditions Governing Deposit Accounts (a copy of each will be made available to me upon the EasiCredit facility being made available to me) and any amendments and additions made thereto from time to time (collectively the "Documents").

General

I accept and agree to be bound by all the relevant terms and conditions and agreements set out above including any amendments or revisions made to such terms and conditions and agreements.

I further:

1. 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.
2. confirm that I am not an undischarged bankrupt and there has been no statutory demand served on me;
3. confirm that any funds and assets I place with OCBC Bank and any funds applied by me to repay OCBC Bank any monies owing in respect of the OCBC Credit Card and any profits that they generate (if applicable), will comply with the tax laws of the countries where I live or of which I am a citizen or which I am otherwise subject to;
4. authorise OCBC Bank to conduct credit 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;
5. agree to be bound by the Terms and Conditions Governing Plus! LinkPoints Loyalty Programme, and consent to participate in this Loyalty Programme. I also agree and consent to the disclosure by OCBC to NTUC FairPrice Co-operative Limited and NTUC Link Pte Ltd, of any of my personal particulars for the purpose of my participation in Plus!. I further consent to the use by NTUC Link Pte Ltd and disclosure by NTUC Link Pte Ltd to its partners, affiliates and subsidiaries, of my personal particulars, for the purpose of processing, fulfilling, servicing and managing my Plus! membership.
 1. (For new applicants of Plus!) I agree to be notified on benefits and privileges pertaining to Plus! through mails, emails, text messages and/or fax messages ("Marketing Communication") from NTUC Link Pte Ltd.
 2. I am aware that I can contact NTUC Link Pte Ltd via email at enquiries@ntuclink.com.sg or via www.plus.com.sg for clarification on the status of my consent on the collection, use and disclosure of my personal data or if I subsequently wish to withdraw my consent to receiving Marketing Communication from NTUC Link Pte Ltd.
6. 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 applicable law or to any other person wherever situated for any purpose, including, without limitation to;
 1. Best Denki (Singapore) Pte Ltd, its group of companies and any reward program partner(s) in relation to the BEST-OCBC Platinum MasterCard;
 2. Robinson & Co. (Singapore) Pte Ltd, its group of companies and any reward program partner(s) in relation to the OCBC Robinsons Group Visa Card
 3. National Trade Union Congress, NTUC FairPrice Co-operative Limited and NTUC Link Pte Ltd, their group of companies and any reward program partner(s);
 4. Great Eastern Holdings Ltd, its group of companies and any reward program partner(s) in relation to the OCBC Great Eastern Cashflo Card

7. Without prejudice to the foregoing, I 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 my credit worthiness or for any other purpose whatsoever;
 8. agree that OCBC Bank has the absolute discretion to decline my application for the Plus! Savings Account (where applicable) and the Plus! Credit Card or, the NTUC-OCBC Starter Account (where applicable) and the NTUC Plus Credit Card or the Other OCBC Credit Card, without giving any reason, and to retain documents submitted as property of OCBC Bank;
 9. (where the application is for a Plus! Credit Card or an Other OCBC Credit Card) 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;
 10. agree and consent that OCBC Bank may communicate with me with regard to any promotion relating to the 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 my contact details set out in this application or which I may furnish to OCBC Bank from time to time. I hereby authorise OCBC Bank to accept and act upon all communication or instructions from me 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.
 11. 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 (<http://www.ocbc.com/policies>) or upon request, which may require the reporting of information supplied by me to relevant tax authorities.
 12. Where applicable, I/We confirm that with respect to any personal data of the Beneficial Owner disclosed to OCBC, its related corporations (collectively, the OCBC Group) and/or their respective business partners and agents (collectively, the OCBC Representatives), the Beneficial Owner has agreed and consented to the terms of OCBC's (i) Data Protection Policy, (ii) FATCA Policy and (iii) CRS Policy, accessible at www.ocbc.com/policies (<http://www.ocbc.com/policies>) or available upon request, which may require the reporting of information supplied by me/us to relevant tax authorities.
- Where applicable, I confirm that any personal data of the beneficial owner disclosed to OCBC Bank, its related corporations and its business partners and agents, the beneficial owner has agreed and consented to the terms of
1. OCBC Bank's Data Protection Policy and
 2. FATCA Policy, accessible at www.ocbc.com/policies or available upon request

Terms and Conditions for NETS FlashPay (applicable if you apply for FRANK by OCBC Credit Card):

1. I am aware that the credit card comes with NETS FlashPay stored value facility held and operated by Network for Electronic Transfers (Singapore) Ptd Ltd.

2. I give you my permission to share information about me or my account as you consider appropriate to NETS, other persons as may be necessary for the usage of the stored value facility.
3. I agree to be registered to the NETS FlashPay Auto Top Up (ATU) facility. The NETS FlashPay ATU facility will automatically top up my card value when there is an insufficient value on my card when making payment transactions for MRT/LRT fare, SMRT/SBS Buses fare, ERP and EPS (CEPAS enabled car parks only). You will charge the Auto Top Up amount to the credit card, when the top-up is performed at a later date. The automatic top-up value is set at \$50 and may not be changed.
4. I agree to, and will use the credit card according to, the terms of "NETS Terms and Conditions Governing the Use of NETS FlashPay" and "NETS' Terms and Conditions Governing the Use of the NETS ATU Facility for the Bank Scheme Card" (available at www.netsflashpay.com.sg)

Terms and Conditions for the FRANK Cash Rebates Rewards Programme

1. I understand the FRANK Cash Rebates Rewards Programme is a unique programme for "FRANK by OCBC" Credit Cardmembers. It allows you to earn 6% cash rebates on my online transactions and 0.5% cash rebates on all other spends.
2. I agree my enjoyment of the FRANK cash rebates shall be governed by the Terms and Conditions for the FRANK Cash Rebates Rewards Programme (available at http://frankbyocbc.com/products_creditcard_tnc.html) and I agree to abide by them.

Terms and Conditions for the OCBC 365 Credit Card Cashback Programme

- I agree my enjoyment of the OCBC 365 Credit Card cashback shall be governed by the Terms and Conditions for the OCBC 365 Credit Card Cashback Programme (available at www.ocbc.com) and I agree to abide by them.

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.

Plus! U is a collaboration amongst NTUC FairPrice Co-operative Limited, Link Loyalty Services Pte Ltd and Overseas-Chinese Banking Corporation Limited. All banking products and services, unless otherwise stated, are provided by Overseas-Chinese Banking Corporation Limited for Plus! U.

All information provided in this product brochure is correct at time of printing.

Notes on credit limit

You may specify and we 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, we may in our 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. For EasiCredit only, if you have an annual income between S\$20,000 and S\$29,999, you may specify and we 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 us, 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 us, will apply and be shared across all your existing unsecured credit card(s).

Declaration and Agreement for ExtraCash Loan Facility

By my signing of this application, I hereby:

1. understand that I am applying for OCBC ExtraCash Loan and I agree to be bound by the Terms and Conditions Governing OCBC ExtraCash Loan (Which include any amendments and additions made thereto from time to time). I further understand that the OCBC PhoneBanking Services and Internet Banking Services or the Plus! PhoneBanking Services and Internet Banking Services (where applicable) (the "Services") will be made available upon approval by OCBC of my application for OCBC ExtraCash 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) or the Terms and Conditions Governing Plus! Electronic Banking Services (which shall include any amendments and additions made thereto from time to time) (where applicable) which I agree to be bound by;
2. authorise, acknowledge and confirm that an OCBC Statement Savings Account (the "OCBC Statement Savings Account") may be opened for me upon approval of my OCBC ExtraCash Loan application and I agree to be bound by the OCBC Terms and Conditions Governing Deposit Accounts;
3. where applicable, authorise the Bank to debit all monthly instalments, interests, costs, charges, fees and all other monies due and payable in connection with the OCBC ExtraCash 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 have or may have with the Bank from time to time;
4. agree that the Bank may send by ordinary mail or such other means at my sole risk the Bank's approval, cheque(s) issued in disbursement of any loan and all other documents and communications to any of address(es) on the Bank's records as the Bank may in its discretion elect;
5. agree that I shall be responsible for all liabilities (including liabilities incurred, with respect to goods and services and all other fees and charges) incurred for OCBC ExtraCash Loan and OCBC Deposit Account or the OCBC Statement Savings Account (where applicable).
6. 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.;

7. confirm that I am not an undischarged bankrupt and there has been no statutory demand served on me;
8. declare that any funds and assets I place with OCBC Bank, and any profit that they generate, will comply with the tax laws of the countries I live or of which I am a citizen or are otherwise subject to;
9. 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.
10. by my 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 as 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 consent to such disclosure to any credit bureau or any other organisation or corporation set up for the purpose of collection and providing information relating to the credit standing of persons and to the disclosure by such credit bureau or the organisation or corporation to any member thereof, for the purposes of assessing my credit worthiness or for other purposes whatsoever; and
11. agree that OCBC has the absolute discretion to decline my application for the OCBC ExtraCash Loan facility 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.
12. 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 (<http://www.ocbc.com/policies>) or upon request, which may require the reporting of information supplied by me to relevant tax authorities.
13. Where applicable, I/We confirm that with respect to any personal data of the Beneficial Owner disclosed to OCBC, its related corporations (collectively, the "OCBC Group") and/or their respective business partners and agents (collectively, the "OCBC Representatives"), the Beneficial Owner has agreed and consented to the terms of OCBC'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 me/us to relevant tax 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\$100,000 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\$100,000 for each depositor per Scheme member. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured.

Important notes on your preferred loan amount

Your preferred loan amount, if approved by us will be treated as a utilisation of your credit limit for all your Unsecured Credit Facilities with us. You may specify and we may approve a preferred loan amount of 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, we may in our sole discretion approve a lower loan amount 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 loan amount of up to four times, or six times your monthly income respectively. If you have an annual income between S\$20,000 and S\$29,999, you may specify and we may approve a maximum loan amount of up to two times your monthly income.

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