Oversea-Chinese Banking Corporation Limited
65 Chulia Street OCBC Centre Singapore 049513
Co. Reg. No.: 193200032W

OCBC CREDIT CARD & PLUS! DEBIT CARD SUMMARY OF TERMS

This section is intended as a consumer guide only. It contains an outline of some pertinent terms which should be read in conjunction with the OCBC Credit/Debit Cardmember's Agreement. For clarification, you may call our Customer Service Hotline at 1800 363 3333.

<table>
<tr><th rowspan="2">Type of Credit/Debit Card</th><th colspan="2">Annual Fee (Inclusive of GST)</th><th rowspan="2">Minimum spend required per year for automatic annual fee waiver</th></tr>
<tr><th>Principal Card</th><th>Supplementary Card</th></tr>
<tr><td>OCBC Premier Visa Infinite Credit Card</td><td>FREE</td><td>FREE</td><td>NA</td></tr>
<tr><td>OCBC 365 Credit Card</td><td rowspan="4">S$192.60</td><td rowspan="4">S$96.30</td><td rowspan="7">S$10,000</td></tr>
<tr><td>OCBC 90°N Card</td></tr>
<tr><td>OCBC Titanium Credit Card</td></tr>
<tr><td>OCBC Titanium Rewards Credit Card</td></tr>
<tr><td>OCBC Arts Credit Card</td><td rowspan="3">S$160.50</td><td rowspan="3">S$80.25</td></tr>
<tr><td>OCBC Platinum Credit Card</td></tr>
<tr><td>OCBC Cashflo Credit Card</td></tr>
<tr><td>OCBC Great Eastern Cashflo Credit Card</td><td rowspan="2">S$160.50</td><td rowspan="2">S$80.25</td><td rowspan="2">S$5,000</td></tr>
<tr><td>OCBC BEST Denki Credit Card</td></tr>
<tr><td>Bank of Singapore VOYAGE Card</td><td rowspan="3">S$488</td><td rowspan="3">S$188</td><td rowspan="2">S$60,000</td></tr>
<tr><td>OCBC VOYAGE Card</td></tr>
<tr><td>OCBC Premier VOYAGE Card</td><td>S$30,000</td></tr>
<tr><td>OCBC FRANK Credit Card</td><td>S$80</td><td>S$40</td><td>S$10,000</td></tr>
<tr><td>OCBC Plus! Visa Credit Card</td><td>S$107</td><td>Free for max of 3 supp cards</td><td>S$2,500</td></tr>
<tr><td>OCBC Plus! Visa Debit Card</td><td>S$24</td><td></td><td>S$1,200</td></tr>
</table>

Important information to note for Credit and Debit Cards

Interest-free period*	The repayment period is 23 calendar days from the Statement Date. If the Payment Due Date falls on a Saturday, Sunday or Public Holiday, it will be brought forward to the previous working day. Payment by cheque must be cleared by the Payment Due Date. Payment by Internet Banking, Phone Banking and ATM after 9pm will be reflected the next working day. For payment made at iNETS Kiosk/AXS Stations before 5pm, your account will be credited on the next working day. For payments made after 5pm, your account will be credited 2 days after your payment.
Interest on purchases*	The interest rate for OCBC Credit Cards is 26.88% per annum (or 26.76% for NTUC/OCBC Plus! Visa Credit Cards). If we do not receive full payment by the due date, interest will be calculated from the transaction date, subject to a minimum charge of $2.50 a month, and will be billed to your account.
Interest on Cash Advance*	The interest charge for Cash Advance is 28.92% per annum on the withdrawn amount, subject to a minimum charge of S$2.50 per month. This will be calculated on a daily basis from the transaction date until full payment is received by OCBC Bank.

Oversea-Chinese Banking Corporation Limited
65 Chulia Street OCBC Centre Singapore 049513
Co. Reg. No.: 193200032W

Minimum monthly payment*	Accounts with Outstanding Amounts within the Credit Limit S$50 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*	S$100 if the minimum payment is not received by the payment due date.
Cash advance fee*	Cash Advance fee for all OCBC Credit Cards (except for NTUC/OCBC Plus! Visa Credit Cards) – A fee of 8% of the withdrawn amount, or S$15 (whichever is higher) Cash Advance fee for NTUC/OCBC Plus! Visa Credit Cards – A fee of 6% of the withdrawn amount or S$15 (whichever is higher)
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. From 3 December 2019, all foreign currency transactions charged to OCBC Credit Cards (except for NTUC Plus! Visa Credit Card and OCBC Plus! Visa Credit Card) are subjected to a currency conversion charge imposed by the respective card associations (1%) and a bank administrative fee (2.25%) of the foreign transaction amount. For OCBC and NTUC Plus! credit cards, all foreign currency transactions are subjected to a currency conversion charge imposed by the respective card associations (1%) and a bank administrative fee (2.0%) of the foreign transaction amount.
Currency conversion fee	An additional fee will be levied on all Visa and MasterCard transactions effected in Singapore dollars and processed overseas (including online transactions). This includes but is not limited to (i) any Visa or 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 Visa and MasterCard cards on overseas websites in Singapore dollars. The additional fee charged is 1% on all converted Singapore dollar amounts for each Visa and 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.
Card replacement fee	S$25 for all cards (excluding FRANK and VOYAGE) S$30 for FRANK cards. Fee is waived for up to 2 replacement in a 12-month period and will be applied from 3rd card onwards. S$150 for all VOYAGE cards
Lost / stolen card liability	S$100 (For details, refer to clause 9 of ABS' Guide on "What You Should Know About Credit Cards" using the following hyperlink http://www.abs.org.sg/pdfs/Financial/Consumers_publications/ABS_CreditCards_English.pdf)

FRANK card design fee	For lost/stolen card or change of card design, card design fee of S$10 – S$20 applies. For damaged or faulty card, card design fee of S$10 – S$20 applies if you wish to change your card design.

*Only applicable to Credit Cards

Retrieval Fees
Request for copies of sales drafts and statements are subject to the following charges:

Sales Draft

Copy	S$15.00 (per copy)
Original	S$25.00 (per copy)

Statement

Copy	S$15.00 (per copy) for all other cards
	S$20.00 (per copy) for OCBC/NTUC Plus! cards
Original	S$25.00 (per copy)

Other Administrative Charges

Credit refund via Cashier's Order or direct credit to an OCBC Account	$5.00 per Cashier's Order
Returned Cheque	S$30.00 (per copy) for all other cards
	S$40.00 (per copy) for OCBC/NTUC Plus! cards
Returned Interbank GIRO	S$30.00
Cancellation of Interest-free Instalment Plan or Paylite Instalment Payment Plan	S$150.00
Cancellation of automatic instalments for OCBC Cashflo and OCBC Great Eastern Cashflo Credit Card	S$150.00

Savings Account

Monthly Service Fee	S$0
Cash Withdrawal	Overseas: 3% of withdrawal amount (min. S$5/max. S$20)
Excess Fee (incidental overdraft charge for accounts without limits)	4.75% p.a. + Prime on the excess amount
Statement Retrieval (for each monthly statement)	S$20 per statement

Oversea-Chinese Banking Corporation Limited
65 Chulia Street OCBC Centre Singapore 049513
Co. Reg. No.: 193200032W

The above is to be read in conjunction with the (i) (where the card is an NTUC Plus! Visa Credit Card) OCBC Credit Cardmembers' Agreement; (ii) (where the card is an OCBC Plus! Visa Credit Card) Plus! Credit Cardmembers' Agreement; (iii) (where the card is an NTUC Plus! Visa Debit Card) OCBC Debit Cardmembers' Agreement; (iv) (where the card is an OCBC Plus! Visa Debit Card) Plus! Debit Cardmembers' Agreement; (v) (where the card is any other OCBC credit or debit card) OCBC Credit Cardmembers' Agreement or OCBC Debit Cardmembers' Agreement (as the case may be). In the event of any inconsistency or conflict between any statement contained in the above and the terms and conditions in the respective Cardmembers' Agreements mentioned above, the terms and conditions in the respective Cardmembers' Agreement shall prevail.

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. 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.