

For all NTUC and/or OCBC Plus! Visa Credit Cardholders

1. Why am I receiving this letter?

We sent you an SMS on 31 August 2022 informing you that the NTUC Plus! partnership with OCBC Bank will end on 31 January 2023. This letter provides more details of the things you should take note of regarding your NTUC/OCBC Plus! products and, so long as your accounts remain in good standing, the OCBC products you will receive.

2. What will happen to my Instalment Payment Plans (IPP), Paylite, Cash-On-Instalments (COI) and Balance Transfer Accounts after my NTUC and/or OCBC Plus! Visa Credit Card is cancelled?

Due to the size of the base, OCBC will be sending out the OCBC 365 Credit Card from 10th September 2022. In the meantime, you can continue to use your NTUC / OCBC Plus! Visa Credit / Debit Card till 31st December 2022, or till the time you activate your OCBC 365 Credit Card, whichever is earlier.

Instalment Payment Plans (IPP), Paylite and Cash-On-Instalments (COI)

If you do not have an OCBC 365 Credit Card

To continue earning rebates on your grocery shopping at any supermarket, and as long as your account remains in good standing, we will send you an OCBC 365 Credit Card. You can give us your consent to transfer any balance – including Instalment Payment Plan (IPP), Paylite or Cash-On-Instalments (COI) – from your NTUC and/or OCBC Plus! Visa Credit Card to your OCBC 365 Credit Card by scanning the QR code in the card mailer.

Alternatively, you may continue to pay any outstanding balance – including Instalment Payment Plan (IPP), Paylite or Cash-On-Instalments (COI) – in your account based on your current instalment arrangement until the balance is zero.

You can still view your balance and outstanding amount via OCBC Internet Banking or the OCBC Mobile Banking app even after your NTUC and/or OCBC Plus! Visa Credit Card has been cancelled.

If you already have an OCBC 365 Credit Card

You can give us your consent to transfer any balance – including Instalment Payment Plan (IPP), Paylite or Cash-On-Instalments (COI) – from your NTUC and/or OCBC Plus! Visa Credit Card to your OCBC 365 Credit Card by scanning the QR code in the information sheet, titled 'What to expect in the coming weeks', enclosed with your letter.

Alternatively, you may continue to pay any outstanding balance – including Instalment Payment Plan (IPP), Paylite or Cash-On-Instalments (COI) – in your account based on your current instalment arrangement until the balance is zero.

You can still view your balance and outstanding amount via OCBC Internet Banking or the OCBC Mobile Banking app even after your NTUC and/or OCBC Plus! Visa Credit Card has been cancelled.

Balance Transfer Accounts

Your Balance Transfer Accounts remain unchanged. You can still view your Balance Transfer Accounts via OCBC Internet Banking or the OCBC Mobile Banking app even after your NTUC and/or OCBC Plus! Visa Credit Card has been cancelled.

After you pay the outstanding balance, we will update your credit record with the Credit Bureau Singapore. The status will show "account closed with no outstanding".

3. Will I continue to enjoy the benefits of my NTUC and/or OCBC Plus! Visa Credit Card?

Yes, you may continue to earn LinkPoints when you use your NTUC and/or OCBC Plus! Visa Credit Card till 31 January 2023 or when you activate your OCBC 365 Credit Card, whichever is earlier. Once you activate the Card, your NTUC and/or OCBC Plus! Visa Credit Card will be cancelled within a week.

4. What will happen to my recurring payment arrangements after my NTUC and/or OCBC Plus! Visa Credit Card is cancelled?

Any recurring payment arrangements linked to your NTUC Plus! / OCBC Plus! Visa Credit Card will be cancelled on 31 January 2023 or when you activate your OCBC 365 Credit Card, whichever is earlier. Do remember to make alternative payment arrangements with your service providers, if needed, so services will not be disrupted.

You may transfer your recurring payment arrangements to your OCBC 365 Credit Card. Please update the billing organisation (e.g. SingTel, Starhub, M1, SPH, Town Councils, insurance companies) with your Card's **number** and **expiry date**.

5. May I continue to make payments for the outstanding balance in my NTUC Plus! / OCBC Plus! Visa Credit Card via existing channels such as OCBC Internet banking and AXS machines?

Yes, you may continue to make payment at AXS machines and OCBC Internet Banking. Simply enter your 16-digit NTUC and/or OCBC Plus! Visa Credit Card number even after your Card has been cancelled.

6. I am unable to pay in full the outstanding balance in my NTUC and/or OCBC Plus! Visa Credit Card by 31 January 2023. May I continue to make the minimum payment?

If you do not wish to transfer the outstanding balance in your NTUC and/or OCBC Plus! Visa Credit Card to your OCBC 365 Credit Card, you may continue to make the minimum payment until the balance in your Card is zero, even after your Card has been cancelled.

For new OCBC 365 Credit Cardholders

Your NTUC and/or OCBC Plus! Visa Credit Card will be cancelled on 31 January 2023 or when you activate your OCBC 365 Credit Card, whichever is earlier. We encourage you to scan the QR code in the card mailer to activate your OCBC 365 Credit Card and give us your consent to transfer any existing credit card outstanding balances and/or linkages for ATM withdrawals from your NTUC and/or OCBC Plus! Visa Credit Card to your OCBC 365 Credit Card.

For existing OCBC 365 Credit Cardholders

Your NTUC and/or OCBC Plus! Visa Credit Card will be cancelled on 31 January 2023. We encourage you to scan the QR code in the card mailer to give us your consent to transfer any existing credit card outstanding balances and/or linkages for ATM withdrawals from your NTUC and/or OCBC Plus! Visa Credit Card to your OCBC 365 Credit Card.

7. May I get a replacement for my NTUC and/or OCBC Plus! Visa Credit Card if I misplace it before 31 January 2023?

Yes, we will replace lost or damaged NTUC and/or OCBC Plus! Visa Credit Cards until **31 October 2022**.

8. I just paid the annual fee for my NTUC Plus! / OCBC Plus! Visa Credit Card. May I get a refund?

We regret that we are unable to refund the annual fee for your NTUC and/or OCBC Plus! Visa Credit Card.

9. What will happen to my NTUC and/or OCBC Plus! Visa Supplementary Credit Card(s) after my NTUC Plus! / OCBC Plus! Visa Credit Card is cancelled?

Once you have activated the OCBC 365 Credit Card and given your consent for us to transfer any balance and/or linkages for ATM withdrawals from your NTUC and/or OCBC Plus! Visa Credit Card to the OCBC 365 Credit Card, your NTUC and/or OCBC Plus! Principal/Supplementary Credit Card(s) will be cancelled within a week or on 31 January 2023, whichever is earlier.

You may wish to apply for one or more OCBC 365 supplementary credit cards after activating your Card. To download a Supplementary Application Form, please visit the OCBC website > Personal Banking > Cards > See all cards > Overview > Click on 'Apply for a supplementary card'.

Your OCBC 365 Supplementary Credit Cards will enjoy a 2-year annual fee waiver.

10. I have funds in my NTUC and/or OCBC Plus! Visa Credit Card account. May I get a refund?

We regret that we are unable to provide a refund. You may transfer your balance from your NTUC and/or OCBC Plus! Visa Credit Card to your OCBC 365 Credit Card by scanning the QR code in the information sheet, titled 'What to expect in the coming weeks', enclosed with your letter. If you do not already have an OCBC 365 Credit Card and are eligible to receive one, we will mail a Card to you.

11. How long does it take to transfer the balance from my NTUC and/or OCBC Plus! Visa Credit Card to my OCBC 365 Credit Card? Will I be informed once the transfer is completed?

So long as your account remains in good standing, we will process your request and transfer any balance and/or linkages for ATM withdrawals from your NTUC and/or OCBC Plus! Visa Credit Card to your OCBC 365 Credit Card by your next statement date. We will send you an SMS once this is done. You can then log in to OCBC Internet Banking or the OCBC Mobile Banking app to check the balance in your OCBC 365 Credit Card account.

12. What will happen to the billing cycle for my NTUC and/or OCBC Plus! Visa Credit Card after transferring the balance to my OCBC 365 Credit Card?

Your billing cycle remains unchanged.

13. May I still view my NTUC and/or OCBC Plus! Visa Credit Card account via OCBC Internet Banking and the OCBC Mobile Banking app?

Your Card account details will no longer be available after you have given your consent to transfer the balance from your NTUC and/or OCBC Plus! Visa Credit Card to your OCBC 365 Credit Card.

If you do not activate your OCBC 365 Credit Card and transfer your balance by 31 January 2023, you may continue to view any outstanding balance in your NTUC and/or OCBC Plus! Visa Credit Card account after 31 January 2023.

14. Why did you send me a renewal card for my NTUC and/or OCBC Plus! Visa Credit Card not too long ago, only to terminate it shortly after?

If your existing NTUC and/or OCBC Plus! Visa Credit Card expires between July and December 2022, you would have received a renewal card in July 2022 to allow you to continue to using your Card until the NTUC/OCBC Plus! partnership comes to an end.

15. What should I do with my NTUC and/or OCBC Plus! Visa Credit Card after it has been cancelled?

We will cancel your NTUC and/or OCBC Plus! Visa Credit Card on 31 January 2023 or when you activate your OCBC 365 Credit Card, whichever is earlier. When this happens, do – for security purposes – cut your NTUC and/or OCBC Plus! Credit Card into pieces before disposing of them.

16. I signed up for the Plus! Protect insurance. What will happen now since the NTUC and/or OCBC Plus! Visa Cards are going to be cancelled?

Please contact NTUC Income at 6332 1133 to transfer your Plus! Protect insurance payment arrangements from your NTUC and/or OCBC Plus! Visa cards to any OCBC card to avoid any issues with your insurance coverage.

Questions involving the OCBC 365 Credit Card

1. When will I receive my new OCBC 365 Credit Card?

So long as your account remains in good standing, you will receive your new OCBC 365 Credit Card between 10 September and 15 November 2022. In the meantime, you may continue to use your NTUC and/or OCBC Plus! Visa Credit Card until 31 January 2023 or when you activate your OCBC 365 Credit Card, whichever is earlier.

2. When will I receive the PIN mailer for my new OCBC 365 Credit Card?

You will receive the PIN mailer within 7 working days of the date you receive your new OCBC 365 Credit Card.

3. What is the difference between the NTUC and/or OCBC Plus! Visa Credit Card and the OCBC 365 Credit Card?

Like the NTUC and/or OCBC Plus! Visa Credit Card, you will earn a cash rebate on your groceries and petrol with the OCBC 365 Credit Card.

In addition, the OCBC 365 Credit Card allows you to earn a cash rebate of up to 6% on other types of everyday spending. Some examples are:

- 3% on groceries at supermarket brands like NTUC, Sheng Shiong, Giant, Cold Storage and Prime
- 6% on all dining and online food deliveries
- 5% on fuel at any petrol stations
- 3% on your daily commute (e.g. SimplyGo, Grab, Gojek), utilities, telco bills and travel (e.g. online air tickets, online hotel bookings)

For more information on the privileges you can enjoy with the OCBC 365 Credit Card, please go to the [OCBC Bank's website > Personal Banking > Cards > OCBC 365 Credit Card](#).

4. What is the annual fee for the OCBC 365 Credit Card?

The annual fee is \$192.60 for the Principal Card and S\$96.30 for each Supplementary Card.

If we send you an OCBC 365 Credit Card, the annual fee for the Principal Card will be waived for two years. Any Supplementary Cards you apply for and receive will also have their annual fee waived for two years.

5. I do not wish to receive the OCBC 365 Credit Card. What should I do?

We strongly encourage you to activate your OCBC 365 Credit Card to earn cash rebates on your everyday spending (e.g. dining, groceries and daily commute).

If you do not wish to keep the OCBC 365 Credit Card that we sent you, do – for security purposes – cut it into pieces before disposing of them. Do the same with your NTUC and/or OCBC Plus! Credit Card when the time comes.

6. May I choose a different OCBC credit card instead of the OCBC 365 Credit Card?

We have chosen an OCBC 365 Credit Card as cash rebates can be earned for everyday spending (e.g. dining, groceries and daily commute). So long as your account remains in good standing, we will send you one when the time comes.

If you would like a different OCBC credit card, please apply for it by going to the *OCBC Bank's website > Personal Banking > Cards > See all cards > Credit Cards*.

7. I need an OCBC 365 Credit Card urgently. What should I do?

If you need an OCBC 365 Credit Card urgently, please apply for one now. Go to the *OCBC Bank's website > Personal Banking > Cards > See all cards > Credit Cards*.

Questions involving debit cards

1. Why am I receiving this letter?

We sent you an SMS on 31 August 2022 informing you that the NTUC Plus! partnership with OCBC Bank will end on 31 January 2023. This letter provides more details of the things you should take note of regarding your NTUC/OCBC Plus! products and, so long as your accounts remain in good standing, the OCBC products you will receive.

2. When will I receive a new debit card?

So long as your account remains in good standing, you will receive your new debit card between 1 October 2022 and 9 January 2023. In the meantime, you may continue using your NTUC and/or OCBC Plus! Visa Debit Card.

If we informed you that we will send you a new debit card and you do not receive it by 18 January 2023, please log in to OCBC Internet Banking or the OCBC Mobile Banking app and check if you see the new card details in your list of accounts. If you see these details but have not received the Card, please request a replacement and we will be happy to mail one to you.

Do ensure that your mailing address is up to date so our communications can reach you in a timely manner. You may update your contact details anytime via OCBC Internet Banking.

Alternatively, you may apply for a debit card via the *OCBC Bank's website > Personal Banking > Cards > Debit Cards > OCBC Debit Card > Apply Now*.

3. I already have an OCBC debit card. Why are you sending me another?

As your OCBC Plus! Visa Debit Card, which was linked to your NTUC-OCBC Starter Account and/or Plus! Savings Account, will be cancelled, we will send you a relevant debit card. Your NTUC-OCBC Starter Account and/or Plus! Savings Account will be converted to one or more relevant OCBC accounts. For your convenience, we will link this new debit card to the account(s).

4. May I continue using my OCBC and/or NTUC Plus! Visa Debit Card/ NTUC Plus! Debit Card?

You may continue using your NTUC and/or OCBC Plus! Visa Debit Card until 31 January 2023 or when you activate your new debit card, whichever is earlier.

5. What should I do when I receive a new debit card?

Please activate your new debit card by following the instructions in the card mailer. The new debit card will be automatically linked to the OCBC account(s) that will replace the NTUC-OCBC Starter Account and/or Plus! Savings Account. The OCBC account(s) will carry the same account number(s) as your NTUC-OCBC Starter Account and/or Plus! Savings Account.

Please note that once you have activated your new OCBC debit card, your existing NTUC and/or OCBC Plus! Visa Debit Card will be cancelled within a week. When this happens, do cut your NTUC and/or OCBC Plus! Debit Card(s) into pieces before disposing of them.

6. What will happen to my recurring payment arrangements after my NTUC and/or OCBC Plus! Visa Debit Card is cancelled?

Recurring payment arrangements linked to your NTUC Plus! / OCBC Plus! Visa Debit Card will be cancelled on 31 January 2023 or when you activate your new debit card, whichever is earlier. Do remember to make alternative payment arrangements with your service providers, if needed, so services will not be disrupted.

You may transfer your recurring payment arrangements to your new debit card. Please update the relevant billing organisations (e.g. SingTel, Starhub, M1, SPH, Town Councils, insurance companies) of your Card's **number** and **expiry date**.

7. May I request a replacement for my NTUC and/or OCBC Plus! Visa Debit Card if I misplace it before 31 January 2023?

Yes, we will replace lost or damaged NTUC and/or OCBC Plus! Visa Debit Card until you receive a new OCBC debit card.

8. What are the benefits of my new debit card?

To find out more about the benefits of your new debit card, go to the *OCBC Bank's website > Personal Banking > Cards > See all cards > Debit Cards*.

9. When will I receive the PIN mailer for my debit card?

You will receive the PIN mailer within 7 working days of receiving your new debit card.

10. What is the annual fee for my new debit card?

We are pleased to inform you that we will not charge any annual fee for your new debit card.

11. I do not wish to receive a new debit card. What should I do?

We encourage you to use this debit card to enjoy savings on your dining, retail and daily commute. This card also allows you to access the funds in the account(s) we have linked for you. There are also exclusive promotions on groceries and petrol that may interest you.

To find more about these exclusive promotions, please visit the *OCBC Bank's website > Personal Banking > Cards > See all cards > Debit Cards*.

If you do not wish to keep the debit card we sent you, do – for security purposes – cut it into pieces before disposing of them. Do the same with your NTUC and/or OCBC Plus! Debit Card when the time comes.

12. I need a new debit card urgently. What should I do?

If you need a new debit card urgently, please apply for one now. Go to the *OCBC Bank's website* > *Personal Banking* > *Cards* > *See all cards* > *Debit Cards*.

13. I disabled my Internet Banking access. Why did you send me a new Access Code?

A new Access Code will be automatically sent with a new debit card.

For a step-by-step guide on how to use our Internet Banking services again, go to the *OCBC Bank's website* > *Personal Banking* > *Digital Banking* > *Step-by-Step Guides* > *Get Started*. You will need the new Access Code.

Questions involving the NTUC-OCBC Starter Account and/or Plus! Savings Account

1. What will happen to the balance in – and the GIRO arrangements and/or standing instructions linked to – my account?

As your account number remains unchanged, your balance, GIRO arrangements and/or standing instructions will accordingly remain unchanged.

2. May I choose which OCBC account to have my NTUC-OCBC Starter Account and/or Plus! Savings Account converted to?

We regret to inform you that you will not be able to choose the account. The account conversion will be automatically made between 1 October 2022 and 31 January 2023.

3. What are the benefits of the account which my NTUC-OCBC Starter Account and/or Plus! Savings Account will be converted to?

You will receive the OCBC 360 Account and/or OCBC Statement Savings Account.

For more details on the OCBC 360 Account:

OCBC Bank's website > *Personal Banking* > *Accounts* > *360 Account*.

For more details on the OCBC Statement Savings Account:

OCBC Bank's website > *Personal Banking* > *Accounts* > *See all accounts* > *Statement Savings Account*.

4. Will there be any fall-below fee?

We are pleased to inform you that we will waive the fall-below fee (S\$2 per month if the account average daily balance falls below – depending on the account – S\$1,000 or S\$3,000) for a year from the month of your account conversion. The month of your account conversion is the month you receive your new OCBC debit card.

5. What will happen to the chequebook tagged to my NTUC-OCBC Starter Account and/or Plus! Savings Account?

You may continue to use the chequebook tagged to your NTUC-OCBC Starter Account and/or Plus! Savings Account.

Questions involving Linkpoints

1. What will happen to the Linkpoints I earned using my NTUC and/or OCBC Plus! Visa Credit/Debit Card?

You will not lose the Linkpoints that you have earned. There are 3 ways you can continue earning Linkpoints:

Option 1: Connect your Link account to the FairPrice app		
<p>Step 1</p> <p>Download the FairPrice app from the App Store if you do not already have it installed on your mobile phone</p>	<p>Step 2</p> <p>Tap on 'Account' on the top left corner</p>	<p>Step 3</p> <p>Tap on 'Link'</p>
<p>Step 4</p> <p>Tap 'Connect' to connect your Link account to the FairPrice app</p>	<p>Step 5</p> <p>Review your Linkpoints summary and tap 'Let's connect'</p>	

Option 2: Apply for a physical Link card

Visit the Link website at <https://link.sg>.

Option 3: Continue using your NTUC and/or OCBC Plus! Visa Credit/Debit Card

You may continue earning Linkpoints using your NTUC and/or OCBC Plus! Visa Credit/Debit Card until 31 January 2023. From 1 February 2023, any Linkpoints that you have earned will still be stored in your Link Membership account. To access your Linkpoints, please follow the steps in Options 1 or 2 above.

2. How will I continue earning and redeeming Linkpoints after I activate my new OCBC 365 Credit Card or OCBC debit card?

To continue earning and using Linkpoints, please download the FairPrice app from the App Store, connect your Link membership and link your new OCBC 365 Credit Card or OCBC debit card to the app.

Alternatively, you may request a physical Link card at <https://link.sg>.

If you have further questions regarding the Link Rewards Cards, please call Link at their Service Hotline at 6380 5858 (Link Rewards Programme) or 6213 8008 (NTUC Union Members).

3. Where can I go to learn more about Linkpoints and Link Membership fees?

Please go to the *Link website* > *FAQs*. Alternatively, you may call their Service Hotline at 6380 5858 (Link Rewards Programme) or 6213 8008 (NTUC Union Members).