

All information is required unless stated.

1 Your details

Name ▶ As in NRIC/ Passport

NRIC/Passport

▶ The contact detail will only be used for the purpose of this application.
Singapore contact number

Nationality: ☐ Singaporean

☐ Permanent Resident

☐ Foreigner

Name of employer

Length of service

____ years ____ months

2 Your review options

☐ Credit cards

Prefer my credit limit to be: _____ SGD ▶ min 1000 SGD and indicate in multiples of 100 SGD

If I do not indicate any preferred credit limit, I hereby confirm that I agree to any credit limit assigned by OCBC Bank.

3 Documents you MUST submit for review to be processed ▶ Tick beside the documents you are submitting.

For salaried employees

☐ Latest CPF statement with full contribution history (at least 12 months) AND

☐ Latest Income Tax Notice of Assessment

OR

☐ Latest computerized/soft copy payslip AND

☐ Latest bank statement showing employer's name for salary crediting OR Latest CPF statement with full contribution history (at least 12 months) OR Latest Income Tax Notice of Assessment

For self employed, commissioned or variable income earners

☐ Last 12 months' CPF contribution history statement OR Latest Income Tax Notice of Assessment

Additional documents required for foreigners:

☐ Employment pass or work permit (at least 6 months' validity)

☐ Employment letter (dated within the last 2 months) indicating Name, Identity Number and Position

4 Supplementary card holders (if any) ▶ Attach second sheet if there are more than 3 supplementary card holders.

Approved credit limit will be applied to all supplementary card holders. Kindly ensure that ALL supplementary card holders have signed on this form. Without a full set of all supplementary card holders' signatures, the credit limit review application will not be successful.

Signature of supplementary card holder 1

Signature of supplementary card holder 2

Signature of supplementary card holder 3

Name ▶ As in NRIC/ Passport

Name ▶ As in NRIC/ Passport

Name ▶ As in NRIC/ Passport

NRIC/Passport

NRIC/Passport

NRIC/Passport

5 Declaration and agreement

I have read, understood and agree with the terms and conditions as stated overleaf.

Signature of main account holder

Date ▶ DD / MM / YY ▶ Valid 30 days from this date

____ / ____ / ____

6 What to do next



Send by mail

Mail this completed form and supporting income documents.

OR



Upload online

Upload this completed form and supporting income documents to www.ocbc.com/cli

For bank use only

Source code

CLICCREV2306

Staff ID

Reference number

Declaration and agreement

By signing this form, I warrant that all information provided by me in the credit limit review application herein is true, correct, complete and up-to-date. I agree that this application may be signed electronically, with any such electronic signature being the same as, and having the same force and effect as, manual, wet-ink and/or physical signatures, and that OCBC Bank may also immediately rely on and act in accordance with an electronically signed copy of this application upon receipt of the same by OCBC Bank. I acknowledge that you reserve the right to decline our application. I have read and understand all the Terms and Conditions stated in this form. I understand that notwithstanding that I have specified a preferred limit(s), OCBC Bank may in its own discretion assign a lower credit limit without giving any reasons. I hereby authorise OCBC Bank to update (where applicable) my bank records with the above information. I understand and agree that OCBC Bank reserves the right to reject any credit limit increase request without providing me with any reason and may reduce my credit limit in line with the applicable regulatory limit. I hereby authorise OCBC Bank to conduct credit checks on me and to obtain and verify and disclose any information relating to me and any of my accounts with OCBC Bank from or to any other party as OCBC Bank may time to time deem fit at OCBC Bank's own discretion and without any liability or notice to me. I understand that I will have to submit my supporting documents for this application. I understand that without a full set of all my supplementary card holders' signatures, my credit limit review application will not be successful.

Terms and conditions governing the OCBC Credit Cards and EasiCredit Credit Limit Review

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.

Terms and conditions governing Credit Limit Review

1. 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. Unsecured Credit Facilities include, but are not limited to, OCBC Credit Cards, EasiCredit, ExtraCash Loan.
2. Your current monthly and annual income have to be higher than the monthly and annual income in our record to be eligible for consideration for the credit limit increase. If your income documents submitted reflect a lower income than what is currently in our record, we will reduce your credit limit in line with the applicable regulatory limit. For the avoidance of doubt, you shall have no claim against us for our decision to reduce your credit limit.
3. Your application is only valid for 30 days from the date indicated by you in the credit limit review form. If your application is received after the 30 days period, your application will be deemed to have lapsed and it will be rejected. If there is no date indicated, we will take the date that the bank receives the form as the effective date.
4. Kindly allow 2 weeks for processing. You will be notified of any revisions to your credit limit by mail.
5. The decision of OCBC on all matters relating to this credit limit review (including the approval of the credit limit increase) will be at its absolute discretion and will be final and binding on all participants.
6. OCBC shall be entitled to vary, delete or add any of these terms and conditions at any time without notice.
7. You agree that the information earlier provided by you in this credit limit review is true, correct, complete and up-to-date, and OCBC is authorised to update (where applicable) your bank records with the information earlier provided.
8. You agree that OCBC will conduct credit checks on you and to obtain and verify and disclose any information relating to you and any of your accounts with OCBC from or to any other party as OCBC may time to time deem fit at OCBC's own discretion and without any liability or notice to you. You understand that you will have to submit supporting income documents for this exercise.
9. These terms and conditions shall be governed by the laws of Singapore and each participant in the Promotion irrevocably submits to the non-exclusive jurisdiction of the courts of Singapore. A person who is not a party to any agreement governed by these terms and conditions shall have no right under the Contracts (Rights of Third Parties) Act 2001 to enforce any of these terms and conditions.
10. In the event of any inconsistency between these terms and conditions and any brochure, marketing or promotional material relating to credit limit review, these terms and conditions shall prevail.

Postage will be
paid by addressee.
For posting in
Singapore only.

**BUSINESS REPLY SERVICE
PERMIT NO. 01808**



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