

7 Declaration and agreement

1. I/We read and fully understand the Declaration and Agreement set out overleaf. I/We agree with the Declaration and Agreement and agree to abide by and be bound by the matters stated therein.
2. I agree and consent to the terms of OCBC Bank's Data Protection Policy, available at www.ocbc.com/policies or upon request.
3. 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 OCBC Bank's Data Protection Policy, accessible at www.ocbc.com/policies or available upon request.
4. By signing and submitting this application, I declare I am the beneficial owner(s) and ultimately own or have effective control of the new credit card/credit card account. I acknowledge and agree that OCBC Bank is entitled to rely on my declarations above on the beneficial ownership of the new credit card/credit card account.

Please sign as you would for all future transactions.

Principal Cardmember Date ▶ | D | D | M | M | Y | Y |

1st Supplementary Applicant Date ▶ | D | D | M | M | Y | Y |

2nd Supplementary Applicant Date ▶ | D | D | M | M | Y | Y |

For bank's use

Source code	Introducer NRIC	Staff ID
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Important information to note

Interest-free period	23 calendar days from statement date if there is no balance carried forward from the previous statement.
Interest on purchases	27.78% per annum if full payment is not made by payment due. Minimum charge is S\$2.50 per month and is calculated from the transaction date until the date that full payment is made.
Interest on Cash Advance	28.92% per annum on the amount withdrawn from the transaction.
Minimum Monthly payment	<u>Accounts with Outstanding Amounts within the Credit Limit</u> S\$50 or 3% of the Total Balance, whichever is higher, and any overdue amount. <u>Accounts with Outstanding Amounts exceeding the Credit Limit</u> 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 payment due date.
Cash advance fee	S\$15 or 8% of amount withdrawn whichever is greater.
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. All foreign currency transactions 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.
Payment hierarchy	<u>OCBC Credit Cards</u> If full payment is not made by payment due date, payment is first applied to the balance that attracts the lowest interest rate.
Lost / stolen card liability	S\$100 [For details, refer to clause 9 of ABS Guide on "What Should Know About Credit Cards" using the following hyperlink http://www.abs.org.sg/pdfs/Financial/Consumers_publications/ABS_CreditCards_English.pdf
Currency Conversion Fee	An additional fee will be levied on all Visa transactions effected in Singapore dollars and processed overseas (including online transactions). This includes but is not limited to (i) any Visa 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 cards on overseas websites in Singapore Dollars. The additional fee charged is 1% on all converted Singapore dollar amounts for each Visa transaction.
There may be circumstances in which you have to pay other fees. Please refer to the OCBC Cardmember Agreement for full details.	

The information stated above serves as a consumer guide only. A detailed cardmembers' agreement and the relevant terms and conditions can be found at www.ocbc.com/voyage.

All rates are accurate at time of printing. OCBC reserves the right to decline an application without giving any reasons.

For more Supplementary Card application forms, please call OCBC Customer Service Hotline.

Please note that Supplementary Cards will be sent to the Principal Cardmember's billing address reflected in the bank's records.

OCBC VOYAGE Credit Card Service Centre: +65 6438 6088 or www.ocbc.com

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