

All information is required unless stated.

1 Your details

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

Name ► *As in NRIC/Passport* _____ NRIC/Passport _____

Nationality: Singaporean Permanent Resident Foreigner

Name of employer _____ Length of service _____ years _____ months

2 Your review options

<input type="checkbox"/> Credit cards Prefer my credit limit to be: _____ SGD ► <i>min 1000 SGD and indicate in multiples of 100 SGD</i>	<input type="checkbox"/> EasiCredit Prefer my credit limit to be: _____ SGD ► <i>min 1000 SGD and indicate in multiples of 100 SGD</i>
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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	For self employed, commissioned or variable income earners	For foreigners
<input type="checkbox"/> Latest computerised/ electronic payslip <input type="checkbox"/> Latest Income Tax Notice of Assessment	<input type="checkbox"/> Latest Income Tax Notice of Assessment	<input type="checkbox"/> Employment Pass <i>The employment pass has to be valid for at least 6 months at the time OCBC bank processes this application.</i>
OR	OR	<input type="checkbox"/> Latest Income Tax Notice of Assessment <input type="checkbox"/> Latest computerised/electronic payslip <input type="checkbox"/> Latest bank statement that shows salary crediting in the last month
<input type="checkbox"/> Latest 6 months' CPF contribution history statement	<input type="checkbox"/> Latest 12 months' CPF contribution history statement	

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 _____ Name ► <i>As in NRIC/Passport</i> _____ NRIC/Passport _____	Signature of supplementary card holder 2 _____ Name ► <i>As in NRIC/Passport</i> _____ NRIC/Passport _____	Signature of supplementary card holder 3 _____ Name ► <i>As in NRIC/Passport</i> _____ NRIC/Passport _____
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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

Send by fax Fax this completed form and supporting income documents to 6830 7917.

For bank use only		
Source code	NOL01	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 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.

1. If you are applying for an increase in credit limit, your current monthly and annual income has 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.
2. If you have been granted a temporary credit limit increase on your OCBC Credit Card(s), please note that any adjustment to your permanent credit limit of your credit card pursuant to our review will be effected only after the expiry of the temporary credit limit increase and your permanent credit limit reverts to the original credit limit.
3. Kindly allow 2 weeks for processing. You will be notified of OCBC's decision by mail.
4. Your application is only valid for 30 days from the date indicated by you in Section 5 of 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.
5. The decision of OCBC on all matters relating to this credit limit review (including any credit limit adjustment) will be final and binding on all customers who sign up for this credit limit review. No correspondence or appeal will be entertained.
6. OCBC shall be entitled to vary, delete or add any of these terms and conditions at any time without notice.
7. These terms and conditions shall be governed by the laws of Singapore and you irrevocably submit 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 (Cap 53B) to enforce any of these terms and conditions.
8. 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 will prevail.

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

**BUSINESS REPLY SERVICE
PERMIT NO. 01808**



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