

Apply for a NTUC Plus! Supplementary Credit Card now!

KEY BENEFITS

- Enjoy the benefits and promotions for a NTUC Plus! Credit Card!
- Credit payment at all FairPrice stores!
- Earn LinkPoints for purchases made at NTUC FairPrice stores (min. spend of S\$20), Link merchants and Visa merchants! (all LinkPoints earned are accumulated to the Principal Credit Cardmember's LinkPoints account).

PRODUCT FEATURES

- Get up to 3 FREE Supplementary Credit Cards with every principal NTUC Plus! Credit Card!
- Shared credit limit with principal NTUC Plus! Credit Card with the same interest-free repayment period of up to 54 days.
- Acceptance at 30 million Visa merchant outlets worldwide and online, as well as at all NTUC FairPrice stores (min. spend S\$10).
- Cash advance locally at any OCBC ATM/ATM PLUS or internationally at any ATM with the Visa PLUS logo.

For more details, call 1800 820 2020 (9am – 10pm) or visit www.plus.com.sg.

IMPORTANT – PLEASE NOTE

- All Supplementary Credit Card transaction details will be consolidated with the Principal Credit Cardmember's statement. No separate statement will be issued.
- All LinkPoints earned by the Supplementary Credit Card will be consolidated with the Principal Credit Cardmember.
- LinkPoints can be redeemed by both Principal and Supplementary Credit Cardmembers.
- Internet/Phone Banking services are available only to the Principal Credit Cardmember.
- NTUC Plus! Supplementary Credit Card does not come with a complimentary Savings Account and will have no access to the Principal Cardmember's Savings Account.

SUMMARY OF KEY FEES & CHARGES

Fees & Charges are correct at time of printing. For complete and most current Fees & Charges, please visit www.plus.com.sg.

Minimum Monthly Payment	3% of statement balance (or S\$50, whichever is greater), plus any overdue amount and excess in credit limit
Late Payment Fee	S\$55 (if Minimum Payment is not received by the Payment Due Date)
Interest Charges	24.96% p.a., subject to compounding if monthly interest charges are not repaid in full (minimum charge of S\$2.50)
Cash Advance Fee	6% on the amount withdrawn (minimum charge of S\$15)
Interest Charges For Cash Advance	28.92% p.a. on the amount withdrawn, subject to compounding if the monthly interest charges are not repaid in full (minimum charge of S\$2.50)

No annual fee for NTUC Plus! Supplementary Credit Card and effective interest rate is 24.96% p.a..

Plus! U is a collaboration amongst NTUC FairPrice Co-operative Limited, Link Loyalty Services Pte Ltd and Oversea-Chinese Banking Corporation Limited. All banking products and services, unless otherwise stated, are provided by Oversea-Chinese Banking Corporation Limited for Plus! U.

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

BUSINESS REPLY SERVICE
PERMIT NO. 08063



PLUS! U
C/O OVERSEA-CHINESE BANKING CORPORATION LIMITED
PO BOX 1187
ROBINSON ROAD POST OFFICE
SINGAPORE 902337



3 **FREE**
SUPPLEMENTARY CREDIT CARDS

- ✓ ENJOY THE BENEFITS AND PROMOTIONS FOR A NTUC PLUS! CREDIT CARD!
- ✓ CREDIT PAYMENT AT ALL FAIRPRICE STORES!
- ✓ LINKPOINTS ARE CONSOLIDATED FOR MORE FREE GROCERIES AND OTHER REWARDS!



Please note: (1) Submit a copy of NRIC (front & back) for Singapore, Passport for Foreigners for each Supplementary Card applicant. (2) The minimum qualifying age is 18 years old.

FREE!

Each NTUC Plus! Principal Credit Cardmember may have a maximum of 3 NTUC Plus! Supplementary Credit Cardmembers under his/her Credit Card Account.

Handphone Number:

[illegible][illegible][illegible][illegible][illegible]

Full name as per NRIC/Passport (underline surname):										☐ Dr	☐ Mr	☐ Mrs	☐ Miss	☐ Māori	
NRIC/Passport:															
Name to appear on Card (maximum 19 characters including space):															
Nationality:															
Date of Birth (DDMMYYYY):															
Gender:										☐ Male	☐ Female				
Home Address (only if different from Principal Cardmember's):															
Home Address:															
House/Unit:															
Blk No.:															
Street:															
Building Name:															
Postal Code:															
Tel.: (Res)															
Relationship to Principal Cardmember:															
Occupation:															

We, the Principal Cardmember and the Supplementary Cardmember(s), warrant that the above information given by us is true and correct. We irrevocably and unconditionally consent and authorise: (a) you to obtain and verify from any person (including without limitation, any credit bureau or any other organisation or corporation set up for the purpose of collecting and providing information relating to the credit standing of persons, our employers or relevant officers of our employers and/or any bank or financial institution whether in Singapore or elsewhere) any information relating to us and/or our accounts as you deem fit; (b) such person to disclose to you any information with respect to this application by electronic mail or by any such person; and (c) you to communicate with us with respect to this application. We agree that any means you may think appropriate at the respective address(es) set out in this application. We acknowledge that the NTCU Plus Visa Credit Card may only be used subject to the terms and conditions of the OCBC Cardmembers Agreement which accompanies the Credit Card. We agree to be bound by the same and the amendments and additions hereto. We confirm that we are not undischarged bankrupts. We agree and consent unconditionally to OCBC and any officer (as defined in the Banking Act Cap. 19) (the "Banking Act") of OCBC to disclose any customer information relating to me as OCBC shall consider appropriate to any person wherever situated for any purpose (including without limitation, the National Trades Union Congress, NTCU FairPrice Cooperative Limited and NTCU Ltd. the Ltd.). It is hereby agreed that OCBC and any officer of OCBC may disclose the foregoing information to the fullest extent permitted by the Banking Act and any other statutory provision or law. Without prejudice to the foregoing, I consent to such disclosure to any credit bureau or any other organisation or corporation set up for the purpose of collecting and providing information relating to the credit standing of persons, and to the disclosure by such credit bureau or other organisation or corporation to any member, for the purpose of assessing my credit worthiness or for other purposes. The Principal Cardmember agrees to be liable for all goods and Cash Advances obtained by use of the Supplementary Card(s) for all goods and services and Cash Advances obtained by use of the Supplementary Card(s) issued to that Supplementary Cardmember. We acknowledge that you reserve the right to decline our application.

I/We have read and fully understand the Declaration and Agreement. I/We agree with the said Declaration and Agreement and agree to abide by and be bound by the matters stated therein.

OCBC Bank Co. Reg. No.: 193200032W

Source Code: PQB9O1

Plus! Customer Service: 1800 820 2020 (9am – 10pm)
www.plus.com.sg