

**Reminder!**

- ✓ Have you signed the application form?
- ✓ Have you filled in ALL fields in the application form?
- ✓ Have you attached ALL the relevant documents?

**BUSINESS REPLY SERVICE**  
PERMIT NO. 08063



**PLUS! U**

**C/O OVERSEA-CHINESE BANKING CORPORATION LIMITED**

**CARD OPERATIONS**

**PO BOX 1187**

**ROBINSON ROAD POST OFFICE**

**SINGAPORE 902337**

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



**YOUR CHOICE OF CARD** (please tick)



**NTUC Plus! Visa Card with NTUC-OCBC Starter Savings Account**  
 Credit Card  
 Debit Card  
 Supplementary Card  
 FREE (up to a maximum of 3 supplementary cards)  
**FREE, prevailing NTUC membership fee applies.**

(for NTUC Members)  
 Should my application for the NTUC Plus! Visa Credit Card be unsuccessful, please kindly issue me an NTUC Plus! Visa Debit Card.



**Plus! Visa Card with Plus! Savings Account**  
 Credit Card S\$80 p.a. First 1 year FREE  
 Debit Card S\$24 p.a. First 1 year FREE  
 Supplementary Card  
 FREE (up to a maximum of 3 supplementary cards)

Note: For Plus!/NTUC Plus! Visa Cards, please select either a Credit or Debit Card. If both options are selected, application will be processed as a Credit Card. If both Plus! Visa and NTUC Plus! Visa Cards are selected, application will be processed as a Plus! Visa Card. You will need to be an NTUC member to be eligible for NTUC Plus! Visa Cards. The bank reserves the right to terminate your NTUC Plus! Visa Card if you are not an NTUC member. Supplementary cards are only applicable for Credit Card applications.

**PREFERRED CREDIT LIMIT** (in multiples of S\$100 and min. S\$1,000)

Applicable to NEW principal Credit Card applicant only. Please do not complete this section if you are an EXISTING principal Credit Cardholder because the credit limit for the Credit Card applied for will be the same as that for your existing Credit Card(s).

My preferred Credit Card credit limit is S\$\_\_\_\_\_.  
 If I do not indicate any preferred credit limit, I hereby confirm that I agree to any credit limit assigned by OCBC Bank\*.

**APPLICATION REQUIREMENTS**

**Credit Cards:** Applicants must be aged 21 and above, with minimum annual income:

- S\$30,000 p.a. (for Singaporeans and Singapore PRs)
- S\$15,000 p.a. (if aged 55 years old and above)
- S\$45,000 p.a. (for foreigners)

**Debit Cards:** Applicants must be aged 16 and above, no minimum income required.

**REQUIRED DOCUMENTS** (for Credit Card application only)

You can now print your Notices of Assessment at myTax Portal with your SingPass or IRAS PIN. The service is free. Log on to mytax.iras.gov.sg for more details.

**Salaried employees:**

- Image of NRIC (front and back)
- Recent original telephone bill OR original bank statement\* (if mailing address differs from NRIC)
- Latest computerised/electronic payslip and latest Income Tax Notice of Assessment OR latest 6 months' CPF contribution history statement

**Self-employed, commissioned or variable income earners:**

- Image of NRIC (front and back)
- Recent original telephone bill OR original bank statement\* (if mailing address differs from NRIC)
- Latest Income Tax Notice of Assessment OR latest 12 months' CPF contribution history statement

**Foreigners:**

- Image of Passport
- Image of Employment Pass OR Work Permit (at least 6 months' validity)
- Recent original telephone bill OR original bank statement\*
- Latest computerised/electronic payslip and latest Income Tax Notice of Assessment OR original company letter certifying employment and salary

\*Address on telephone bill/bank statement must match the residential address in the application form.

**REQUIRED DOCUMENTS** (for Debit Card application only)

**Singaporeans/PRs:**

- Image of NRIC (front and back)
- Recent original telephone bill OR original bank statement\*

**Foreigners:**

- Image of Passport
- Image of Employment Pass (at least 6 months' validity)
- Recent original telephone bill OR original bank statement\*
- Latest 6 months' CPF contribution history statement

\*Address on telephone bill/bank statement must match the residential address in the application form.

**SECTION A – APPLICATION DETAILS**

Full name as per NRIC/Passport ▶ Underline surname  Dr  Mr  Mrs  Miss  Mdm

Name to appear on Card ▶ Must be similar to your identity documents; max. 19 characters including space

NRIC/Passport Number ▶ If foreigner \_\_\_\_\_ Date of Birth: \_\_\_\_\_  
 D D M M Y Y

FIN Number ▶ Mandatory if foreigner \_\_\_\_\_ Singapore PR:  Yes  No

Nationality: \_\_\_\_\_ Gender:  Male  Female

Are you a U.S. Tax Resident\*?  No  Yes ▶ Taxpayer Identification (TIN) \_\_\_\_\_

Country of Birth ▶ Please furnish this document\* if you are born in U.S. but no longer a U.S. Tax Resident  
 ▶ If different from Nationality \_\_\_\_\_

**Residential Address**  Use this as my mailing address (Please do not give a P.O. Box or foreign address)

Home/Blk Number: \_\_\_\_\_ Unit Number: # \_\_\_\_\_ Street/Building: \_\_\_\_\_

Postal Code: \_\_\_\_\_ Years in Residence: \_\_\_\_\_

Mobile Number ▶ + (country code) - (area code, for non-SG number) - (contact number) \_\_\_\_\_

Home Number ▶ + (country code) - (area code, for non-SG number) - (contact number) \_\_\_\_\_

Mother's Maiden Name ▶ Mandatory for security verification purposes \_\_\_\_\_

Email Address: \_\_\_\_\_

**SECTION B – ADDITIONAL DETAILS**

Marital Status:  Married  Single  Others Number of Dependants: \_\_\_\_\_

Educational Level:  Primary  GCE "N" level  GCE "O" level  GCE "A" level  
 ITE  Certificate  Diploma  Degree  
 Masters & above

Residence Status:  Parent's  Owned  Mortgaged  Rented  
 Employer's  Others

Property Type:  HDB  Condominium/Apartment  
 Landed  Others

Overseas Address ▶ For PR and foreigner only (please indicate country) \_\_\_\_\_  
 (country)

Overseas Contact Number ▶ + (country code) - (area code, for non-SG number) - (contact number) \_\_\_\_\_

**SECTION C – EMPLOYMENT DETAILS**

Are you self-employed:  Yes  No  
 Name of Company: \_\_\_\_\_ Length of Service: \_\_\_\_\_

**Office Address**  Use this as my mailing address (Optional, except for foreigners. Please do not give a P.O. Box or foreign address)

Home/Blk Number: \_\_\_\_\_ Unit Number: # \_\_\_\_\_ Street/Building: \_\_\_\_\_

Postal Code: \_\_\_\_\_ Office Number: \_\_\_\_\_

Annual Income: \_\_\_\_\_ SGD

Occupation ▶ Tick one  
 Administrative Executive  IT Professional  Marketing/Sales Executive  
 Company Director  Licensed Professional/Engineer  Supervisor  
 Technician  General Executive  Manager  
 Teaching Professional  Others ▶ please specify: \_\_\_\_\_

Type of Business/Industry ▶ Tick one  
 Banking/Finance/Insurance  Building & Construction  Food & Beverage  
 Government/Statutory Board  IT & Communications  Manufacturing  
 Professional Firm  Retail  Shipping/Transport  
 Trading & General Commerce  Uniformed Group (Armed Forces, Civil Defence, Police Force)  
 Others ▶ please specify: \_\_\_\_\_

**SECTION D – BENEFICIAL OWNER(S) DECLARATION** (only if different from Main Applicant)

The following individual(s) is/are the beneficial owner(s) and ultimately own(s) or has/have effective control of the Plus! Savings Account/NTUC-OCBC Starter Savings Account. Please enclose a copy of the NRIC or passport of the beneficial owner(s), failing which, your application may be rejected.

Full name as per NRIC/Passport ▶ Underline surname  Dr  Mr  Mrs  Miss  Mdm

NRIC/Passport Number ▶ If foreigner \_\_\_\_\_ Date of Birth: \_\_\_\_\_  
 D D M M Y Y

Nationality: \_\_\_\_\_ Singapore PR:  Yes  No  
 Gender:  Male  Female

Is the beneficial owner a U.S. Tax Resident\*?  No  Yes ▶ Taxpayer Identification (TIN) \_\_\_\_\_

Country of Birth ▶ Please furnish this document\* if the beneficial owner is born in U.S. but no longer a U.S. Tax Resident

▶ If different from Nationality \_\_\_\_\_

Home/Blk Number: \_\_\_\_\_ Unit Number: # \_\_\_\_\_ Street/Building: \_\_\_\_\_

Postal Code: \_\_\_\_\_ Years in residence: \_\_\_\_\_ years  
 Mobile Number ▶ + (country code) - (area code, for non-SG number) - (contact number) \_\_\_\_\_

Occupation:  Tick if self-employed Type of Business/Industry: \_\_\_\_\_

Name of Company: \_\_\_\_\_ Annual Income: \_\_\_\_\_ SGD

Relationship to main application: \_\_\_\_\_

**SECTION E – SUPPLEMENTARY CARD APPLICATION** (optional)

**IMPORTANT: Minimum qualifying age is 18 years old.**

**Singaporean and PR:**  Copy of Pink/Blue NRIC (front & back)  
**Foreigner:**  Copy of Passport AND Dependant Pass/Employment Pass/Work Permit/Student Pass/Long Term Visit Pass

Full name as per NRIC/Passport ▶ Underline surname  Dr  Mr  Mrs  Miss  Mdm

Name to appear on Card ▶ Must be similar to your identity documents; max. 19 characters including space

NRIC/Passport Number ▶ If foreigner \_\_\_\_\_ Date of Birth: \_\_\_\_\_  
 D D M M Y Y

Nationality: \_\_\_\_\_ Singapore PR:  Yes  No  
 Gender:  Male  Female

Are you a U.S. Tax Resident\*?  No  Yes ▶ Taxpayer Identification (TIN) \_\_\_\_\_

Country of Birth ▶ Please furnish this document\* if you are born in U.S. but no longer a U.S. Tax Resident  
 ▶ If different from Nationality \_\_\_\_\_

**Residential Address** ▶ Only if different from Principal Card Applicant's (Supplementary card will be sent to Principal Card Applicant's mailing address)

Home/Blk Number: \_\_\_\_\_ Unit Number: # \_\_\_\_\_ Street/Building: \_\_\_\_\_

Postal Code: \_\_\_\_\_ Office Number: \_\_\_\_\_  
 Mobile Number ▶ + (country code) - (area code, for non-SG number) - (contact number) \_\_\_\_\_

Home Number ▶ + (country code) - (area code, for non-SG number) - (contact number)

Email Address: \_\_\_\_\_ Relationship to Principal Applicant: \_\_\_\_\_

Occupation:  Tick if self-employed \_\_\_\_\_ Type of Business/Industry: \_\_\_\_\_

Name of Company: \_\_\_\_\_ Annual Income: \_\_\_\_\_ SGD

Overseas Address ▶ For PR and foreigner only (please indicate country)

\_\_\_\_\_ (country)

Overseas Contact Number ▶ + (country code) - (area code, for non-SG number) - (contact number)

## SECTION F – STATEMENT OPTIONS



Your credit card comes with eStatements. Simply login to OCBC Online Banking to view your eStatements with your access code and PIN. Visit [www.ocbc.com](http://www.ocbc.com) for more information.

I would prefer to receive hardcopy Statements instead.

## SECTION G – MARKETING CONSENT

I am aware that by signing up for this product or service, I am consenting to Oversea-Chinese Banking Corporation Limited and its related corporations ("OCBC Group"), their agents, and their authorised service providers collecting, using and disclosing my personal data, and sharing such personal data with their business partners, for marketing and promotional purposes, including the purposes described as "Additional Purposes" in the OCBC Data Protection Policy, available at [www.ocbc.com/policies](http://www.ocbc.com/policies) or upon request. I may withdraw such consent at any time via forms available on [www.ocbc.com](http://www.ocbc.com) or at any OCBC Bank branch.

In addition, by checking the box below, I also consent to OCBC Group contacting me via SMS, telephone call and other phone number-based messaging about products and services offered by OCBC Group, its business partners and agents, regardless of my registration(s) with the Do Not Call registry.

Principal Applicant  Supplementary Applicant

## SECTION H – DECLARATION AND AGREEMENT (please sign)

1. I/We have read and fully understand the Declaration and Agreement set out. 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 (i) Data Protection Policy and (ii) FATCA Policy, both available at [www.ocbc.com/policies](http://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 (i) OCBC Bank's Data Protection Policy and (ii) FATCA Policy, accessible at [www.ocbc.com/policies](http://www.ocbc.com/policies) or available upon request.

We will only be able to process completed applications, attached with relevant income and identification documents as stated herein. We reserve the right to decline an application without giving any reason.

Principal signature \_\_\_\_\_ Date ▶ DD/MM/YY \_\_\_\_\_

Supplementary signature \_\_\_\_\_ Date ▶ DD/MM/YY \_\_\_\_\_

## FOR BANK OFFICIAL USE

Savings Account No.: \_\_\_\_\_ Credit/Debit Account No.: \_\_\_\_\_

Verified By: \_\_\_\_\_ Checked By: \_\_\_\_\_

Source Code: **INCOH8** Staff ID: \_\_\_\_\_

## OCBC EASI-PAY BILL PAYMENT SERVICE

Yes, I would like to pay my bills with the Plus/NTUC Plus Visa Card.

Please note that your contact details provided here will only be used for OCBC Easi-Pay and will not be used to update your existing records with the Bank.

For Debit Cardmembers, please ensure that there are sufficient funds in your savings account before application. Insufficient funds will lead to rejection of the application(s).

Please allow at least six (6) weeks for the processing of your application for this service and/or application for bill payment with any merchant.

Please continue to pay your merchants until you see the amount reflected on your OCBC Card statement.

By signing this application form, I confirm that I have read the Terms and Conditions Governing OCBC Easi-Pay Bill Payment Service available at [www.plus.com.sg](http://www.plus.com.sg). I accept and agree to be bound by the above Terms and Conditions Governing OCBC Easi-Pay Bill Payment Service, including any amendments or revisions made to such terms and conditions.

By indicating the Account No(s), Reference No(s), and all other information as required by the respective billing organisation(s) stated below, I hereby authorise and give my consent to the respective billing organisation(s) to charge the bills/fees/charges/premiums/subscriptions to my Plus/NTUC Plus Visa Card.

## NTUC Membership Recurring Payment



Yes, I would like to pay my NTUC membership and I hereby authorise NTUC to charge my membership fees to my NTUC Plus Visa Credit/Debit Card.



## EZ-Reload by Card (For Credit Card applicants only)



EZ-Reload is available only for ez-link cards issued by EZ-Link. EZ-Reload is not applicable for concession cards issued by ITA or FlashPay cards by NETS. Cards issued by EZ-Link are identified by their CAN ID numbers which have prefixes ranging from "1000" to "1009". CAN ID can be found on the back of the ez-link card. Please indicate the ez-link card no(s), as well as the respective auto top-up amount(s) for which you wish to apply for EZ-Reload.

CAN ID 1

1 0 0 - - -

\$S\$20 \$S\$30 \$S\$40 \$S\$50

Note:

- The ez-link card will be topped up with the pre-selected value when the stored value of the card(s) reaches zero or becomes negative.
- A convenience fee of S\$0.25 will be charged by EZ-Link for each EZ-Reload transaction; this amount will be charged to the Plus/NTUC Plus Visa Card indicated in this application form.
- GIRO and other bank payment arrangements existing on the ez-link card(s) must be personally terminated at any Transilink Ticket Office in person before applying for EZ-Reload with your Plus/NTUC Plus Visa Credit Card.
- For terms and conditions of EZ-Reload by Card, please visit [www.ezlink.com.sg](http://www.ezlink.com.sg)

## My StarHub Account Details



My StarHub Payment Code 1\*: \_\_\_\_\_ My StarHub Payment Code 2\*: \_\_\_\_\_

If you wish to pay for a third party, please fill in the following:

StarHub Payment Code\*: \_\_\_\_\_

StarHub Subscriber NRIC/Passport/FIN Number: \_\_\_\_\_

\*Refer to the top right of StarHub bill(s) for the payment code. The approval of this authorisation will supersede existing payment instructions in StarHub's system for the payment code(s) indicated in the respective Billing Account No(s).

## For Bank Official Use

Card Number: \_\_\_\_\_ Expiry Date (MM/YY): \_\_\_\_\_

Processed By: \_\_\_\_\_ Verified By: \_\_\_\_\_ Staff ID: \_\_\_\_\_

## DECLARATION AND AGREEMENT (Plus! Visa Credit/Debit Card with Plus! Savings Account or NTUC Plus! Visa Credit/Debit Card with NTUC-OCBC Starter Savings Account)

By signing this application form, I understand that I am applying for:

- (1) Plus! Visa Credit/Debit Card
  - (2) the NTUC Plus! Visa Credit/Debit Card.
- A Plus! Visa Credit/Debit Card will come with a Plus! Savings Account, which may be accessed via the OCBC Phone Banking Service and OCBC Internet Banking Service. An NTUC Plus! Visa Credit/Debit Card will come with an NTUC-OCBC Starter Savings Account, which may be accessed via the OCBC Phone Banking Service and OCBC Internet Banking Service. I understand that my use of:
- (1) Plus! Visa Credit/Debit Card
  - (i) the Plus! Visa Debit Card will be governed by the Plus! Debit Cardmembers Agreement; or
  - (ii) the Plus! Visa Credit Card will be governed by the Plus! Credit Cardmembers Agreement; and
  - (iii) the accompanying Plus! Savings Account will be governed by the Terms and Conditions Governing Plus! Deposits Accounts;
  - (iv) both Plus! Visa Credit/Debit Card and Plus! Savings Account will be governed by the Terms and Conditions Governing - Electronic Banking Services and Terms and Conditions - eStatements; and
  - (v) copies of the above terms and conditions and agreement will be sent to me with the Plus! Visa Credit Card and are available at [www.plus.com.sg](http://www.plus.com.sg);
  - (vi) copies of the above terms and conditions and agreement will not be sent to me with the Plus! Visa Debit Card. They are available at [www.plus.com.sg](http://www.plus.com.sg) and at any OCBC Branch upon request.

- (2) NTUC Plus! Visa Credit/Debit Card
- (i) the NTUC Plus! Visa Debit Card will be governed by the OCBC Debit Cardmembers Agreement; or
- (ii) the NTUC Plus! Visa Credit Card will be governed by the OCBC Cardmembers Agreement; and
- (iii) the accompanying NTUC-OCBC Starter Savings Account will be governed by the Terms and Conditions Governing Deposit Accounts; and
- (iv) both NTUC Plus! Visa Credit/Debit Card and NTUC-OCBC Starter Savings Account will be governed by the Terms and Conditions Governing - Electronic Banking Services and Terms and Conditions - eStatements; and
- (v) copies of the above terms and conditions and agreement will be sent to me with the NTUC Plus! Visa Credit Card and are available at [www.ocbc.com.sg](http://www.ocbc.com.sg);
- (vi) copies of the above terms and conditions and agreement will not be sent to me with the NTUC Plus! Visa Debit Card. They are available at [www.ocbc.com.sg](http://www.ocbc.com.sg) and at any OCBC Branch upon request.

I further:

- (1) represent and warrant that all information I have provided in this application is true and complete, and undertake to notify OCBC immediately of any change in such information;
- (2) confirm that I am not an undischarged bankrupt and there has been no statutory demand served on me;
- (3) confirm that any funds and assets I place with OCBC Bank and any funds applied by me to repay OCBC Bank any monies owing in respect of the OCBC Credit Card and any profits that they generate (if applicable), will comply with the tax laws of the countries where I live or of which I am citizen or which I am otherwise subject to;
- (4) authorise OCBC to conduct credit checks and verify information given in this application with any party (including, without limitation, with 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) without reference to me;
- (5) agree to be bound by the Terms and Conditions Governing Plus! LinkPoints Loyalty Programme ("Plus!"), and consent to participate in this Loyalty Programme. I also agree and consent to the disclosure by OCBC to NTUC FairPrice Co-operative Limited and NTUC Link Pte Ltd, of any of my personal particulars for the purpose of my participation in Plus!. I further consent to the use by NTUC Link Pte Ltd and disclosure by NTUC Link Pte Ltd to its partners, affiliates and subsidiaries, of my personal particulars, for the purpose of processing, fulfilling, servicing and managing my Plus! membership;
- (i) For new applicants of Plus! I agree to be notified on benefits and privileges pertaining to Plus! through mails, emails, text messages and/or fax messages ("Marketing Communication") from NTUC Link Pte Ltd;
- (ii) I am aware that I can contact NTUC Link Pte Ltd via email at [enquiries@ntuclink.com.sg](mailto:enquiries@ntuclink.com.sg) or via [www.plus.com.sg](http://www.plus.com.sg) for

clarification on the status of my consent on the collection, use and disclosure of my personal data or if I subsequently wish to withdraw my consent to receiving Marketing Communication from NTUC Link Pte Ltd;

(6) irrevocably and unconditionally consent for OCBC to disclose any information whatsoever relating to me or my account as OCBC shall consider appropriate to any person to whom disclosure is permitted or required by applicable law or to any other person wherever situated for any purpose, including, without limitation to National Trades Union Congress, NTUC FairPrice Co-operative Limited, and NTUC Link Pte Ltd, their group of Companies, trade unions and any reward programme partner(s).

(7) Without prejudice to the following, I consent to 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 thereof, for the purpose of assessing my credit worthiness or for any other purpose whatsoever;

(8) agree that OCBC has the absolute discretion to decline my application for the Plus! Savings Account and Plus! Visa Credit/Debit Card, or the NTUC-OCBC Starter Savings Account and the NTUC Plus! Visa Debit/Credit Card, without giving any reason, and to retain documents submitted as property of OCBC Bank;

(9) where the application is for a Plus! Visa Credit Card or an NTUC Plus! Credit Card) agree that the Principal Cardmember shall be responsible for all liabilities (including all liabilities incurred in respect of goods and services, cash advances, annual fees and all other fees and charges) incurred in respect of the Principal Card and all Supplementary Cards and each Supplementary Cardmember shall be responsible for all liabilities (including all liabilities incurred in respect of goods and services and cash advance) incurred in respect of the Supplementary Card issued to him/her.

## CREDIT LIMIT FOR SUPPLEMENTARY CARD(S)

Where applicable, we agree that the approved credit limit for the Card(s) applied for here similarly applies to any approved supplementary card(s).

## IMPORTANT INFORMATION TO NOTE

### CREDIT CARD

Interest-free period	24 calendar days from statement date if there is no balance carried forward from the previous statement.
Interest on purchases	25.92% per annum if full payment is not made by payment due date. 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 advances	28.92% per annum on the amount withdrawn from the transaction date until the date that full payment is made.
Minimum monthly payment	<b>Accounts with Outstanding Amounts within the Credit Limit</b> S\$50 or 3% of the Total Balance, whichever is higher, and any overdue amount. <b>Accounts with Outstanding Amounts exceeding the Credit Limit</b> 3% of the Total Balance plus the amount in excess of the Credit Limit and any overdue amount.
Late payment charges	S\$60 if the minimum payment is not received by payment due date.
Cash advance fee	S\$15 or 6% of amount withdrawn, whichever is greater.
Fees for foreign transactions	Foreign currency transactions, other than USD transactions, will first be converted to USD before being converted to SGD based on the exchange rates determined by the respective card associations. All foreign currency transactions are subject to a currency conversion charge imposed by the respective card associations and an administrative fee imposed by the Bank amounting to 1% and 1.8% of the foreign currency transaction amount respectively.
Payment hierarchy	If full payment is not made by payment due date, payment is first applied to the balance that attracts the highest interest rate.
Lost/stolen card liability	S\$100 (For details, refer to clause 9 of ABS Guide on "What You Should Know about Credit Cards" at <a href="http://www.abs.org.sg/pdfs/Financial/Consumers_publications/ABS_CreditCards_English.pdf">http://www.abs.org.sg/pdfs/Financial/Consumers_publications/ABS_CreditCards_English.pdf</a> )
Dynamic Currency Conversion Fee	Effective 1 September 2015, all Visa transactions effected in Singapore dollars in a foreign country or on a foreign website are levied an additional fee of 0.8% on the converted Singapore dollar amount.

There may be circumstances in which you have to pay other fees. Please refer to the NTUC Plus! Visa Credit Cardmembers' Agreement for full details.

### "NOTES ON CREDIT LIMIT

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.

For OCBC Credit Card(s)

If this is your first time applying for an unsecured credit card(s) from OCBC, please be informed that the preferred credit limit you specify above, if approved by us, will be a shared limit for the unsecured credit card(s) that you have applied for in this application, subject to the Banking (Credit Card and Charge Card) Regulations 2013 and MAS Notice 635 on Unsecured Credit Facilities to Individuals.

### U.S. TAX RESIDENT

#Definition: A citizen or permanent resident of the United States (e.g. U.S. Green Card holder or someone who meets the requirements to be considered a resident under the 'substantial presence test'); or any other person that is not a foreign person (as defined under U.S. federal tax law).

\*Furnishing of documents: please furnish either one of these documents if you have stated that you are born in the United States but are no longer a U.S. Tax Resident: Certificate of Loss of Nationality of the United States; or Form I-407 (Abandonment of Lawful Permanent Resident Status).

### PLUS! SAVINGS ACCOUNT/NTUC-OCBC STARTER SAVINGS ACCOUNT

Minimum Balance/Monthly Service Charge - S\$0  
Cash Withdrawal (overseas via Visa PLUS) - 3% of amount withdrawn (min. S\$5/max. S\$20)

### DEPOSIT INSURANCE SCHEME

Singapore dollar deposits of non-bank depositors and monies and deposits denominated in Singapore dollars under the Supplementary Retirement Scheme are insured by the Singapore Deposit Insurance Corporation, for up to S\$50,000 in aggregate per depositor per Scheme member by law. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured.

OCBC Bank has established two wholly-owned subsidiaries in Singapore and Malaysia to process certain selected transactions for OCBC Bank's customers and for this purpose, customer information may be disclosed to these subsidiaries. Please be assured that customer information will continue to remain within the OCBC Group, subject to any mandatory disclosure required by the relevant regulatory authorities.

All information provided in this product brochure is correct at time of printing.

Plus! U is a collaboration between 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.