

Date: \_\_\_\_\_

I hereby request and authorise you to:-

- Open a new Plus! Savings Account for me and to tag my new Plus! Savings Account to my existing OCBC Plus! Visa Credit Card.
- Open a new NTUC-OCBC Starter Savings Account for me to tag my new NTUC-OCBC Starter Savings Account to my existing NTUC Plus! Visa Credit Card.

OCBC PLUS! OR NTUC PLUS!     —     —     —

VISA CREDIT CARD NUMBER:

**BENEFICIAL OWNER'S DECLARATION**

**You confirm that you are the beneficial owner and ultimately own or have effective control of this new account.** If you are not the beneficial owner and do not ultimately own or have effective control of this new account, you understand that we will not be able to open the account for you.

Please tick if you are not the beneficial owner of the account.

- I will not be the beneficial owner for this new account and will not ultimately own or have effective control of this new account.

Mandatory documents to be submitted with this application

- For Singaporeans or Singapore PR: Copy of NRIC (front and back) and an original utility or telco bill
- For Foreigners: Copy of Valid Passport and Employment Pass (at least 6 months validity) and an original utility or telco bill

**SECTION A: MY PERSONAL DATA**

Full name as per NRIC/Passport (underline surname)  Dr  Mr  Mrs  Miss  Mdm Date of Birth:    |    |    |    Gender  M  F

\_\_\_\_\_ NRIC / Passport No.: \_\_\_\_\_

Singapore PR  No  Yes

Country of birth \_\_\_\_\_

Nationality: \_\_\_\_\_

Please furnish the relevant documents<sup>3</sup> if you are born in U.S. but no longer a U.S. Tax Resident

Home:       Mobile:       Email Address: \_\_\_\_\_

+country code|-area code, for non SG numbers|-contact number +country code|-area code, for non SG numbers|-contact number

**Your 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") – as well as their agents and authorised service providers – to collect, use and disclose my personal data, and to share this data with their business partners for marketing and promotional purposes. These purposes include the "Additional Purposes" set out in the OCBC Data Protection Policy, available at [www.ocbc.com/policies](http://www.ocbc.com/policies) or any OCBC Bank branch.

For avoidance of doubt, I am also aware that the above consent overrides any earlier withdrawal of such consent; should I wish to withdraw my consent later, I shall use the form available at [www.ocbc.com/consent-withdrawal-form](http://www.ocbc.com/consent-withdrawal-form) or any OCBC Bank branch.

- In addition, by checking this box, 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.

Occupation (mandatory, please tick one):

- Administrative Executive  Company Director  Technician  General Executive
- Licensed Professional/Engineer  IT Professional  Manager  Self Employed (please specify nature of business): \_\_\_\_\_
- Marketing/Sales Executive  Teaching Professional  Supervisor  Others (please specify): \_\_\_\_\_

Name of Company: \_\_\_\_\_ Annual Income: \_\_\_\_\_ SGD Type of Business/Industry: \_\_\_\_\_

**Residential Address** ▶ include country and postal code  
 ▶ Please do not give a P.O. Box or foreign address

**Mailing Address:** (Only if different from Home Address)

\_\_\_\_\_ country \_\_\_\_\_ Postal code \_\_\_\_\_ \_\_\_\_\_ country \_\_\_\_\_ Postal code \_\_\_\_\_

**SECTION B: TAX RESIDENCY DECLARATION**

Indicate your country(s) of Tax Residence<sup>1</sup>

- Singapore Taxpayer Identification Number (TIN): ▶ *Please tick one*  
 NRIC  FIN / ASGD / ITR \_\_\_\_\_

- United States of America<sup>2</sup> Taxpayer identification No. (TIN)/Social Security No. (SSN)  
 \_\_\_\_\_

- Other countries  
 Country \_\_\_\_\_  
 TIN \_\_\_\_\_

- Country \_\_\_\_\_  
 TIN \_\_\_\_\_

- If TIN is not available, select a reason
- No tax obligation
  - TIN not issued by country
  - TIN not required by country
  - I am unable to obtain TIN ▶ *provide reason*  
 \_\_\_\_\_

- If TIN is not available, select a reason
- No tax obligation
  - TIN not issued by country
  - TIN not required by country
  - I am unable to obtain TIN ▶ *provide reason*  
 \_\_\_\_\_

**SECTION C: APPLICATION FOR ELECTRONIC SERVICES (Please tick)**

- Tag this new account to my existing OCBC Online Banking
- Apply for OCBC Online Banking

**SECTION D: INITIAL CHEQUE DEPOSIT**

S\$ Cheque Amount	_____
Cheque No:	_____
Issuing Bank:	_____

**SECTION E: PIN REISSUANCE**

- Please reissue my ATM/Card PIN as I have forgotten my PIN/did not receive my PIN. I undertake to be liable and responsible for all withdrawals of cash and transactions made, performed, processed or effected or electronic fund transfer effected through the use of the NTUC Plus!/Plus! Card, whether with or without my knowledge or authority.

**SECTION F: MY CONFIRMATION AND AGREEMENT**

**I have read and fully understand the Declaration and Agreement set out in this application form. I confirm acceptance of the Declaration and Agreement and agree to abide by and be bound by the matters stated therein.**

I hereby declare and confirm that, unless indicated above, I am beneficial owner and ultimately own or have effective control of the NTUC-OCBC Starter Savings Account/Plus! Savings Account. The NTUC-OCBC Starter Savings Account/Plus! Savings Account is to be used for transactional/savings purpose. I acknowledge and agree that you shall be entitled to rely on my declarations above on the beneficial ownership and purpose of the NTUC-OCBC Starter Savings Account/Plus! Savings Account.

My Signature & Date (please sign as you would for all future transactions)

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

**BUSINESS REPLY SERVICE  
PERMIT NO. 08066**



**OVERSEA-CHINESE BANKING CORPORATION LIMITED**  
ACCOUNT SERVICES  
BRAS BASAH POST OFFICE  
LOCKED BAG SERVICE NO.8  
SINGAPORE 911886

**DECLARATION & AGREEMENT: NTUC-OCBC STARTER SAVINGS ACCOUNT AND PLUS! SAVINGS ACCOUNT**

I agree and consent to the terms of OCBC Bank's (i) Data Protection Policy, (ii) FATCA Policy and (iii) CRS Policy, available at [www.ocbc.com/policies](http://www.ocbc.com/policies) or upon request, which may require the reporting of information supplied by me to relevant tax authorities. I confirm that all the information I have provided is true, accurate and complete and I have not withheld any information. I undertake to keep OCBC Bank informed in writing within 30 days of any changes in circumstances that may cause any of the information in this application to become incorrect or incomplete and also undertake to provide any other additional information as may be required by OCBC Bank and/or applicable law. Where applicable, I confirm that with respect to any personal data of the Beneficial Owner disclosed to OCBC Bank, its related corporations (collectively, the "OCBC Group") and/or their respective business partners and agents (collectively, the "OCBC Representatives"), the Beneficial Owner has agreed and consented to the terms of OCBC Bank's (i) Data Protection Policy, (ii) FATCA Policy and (iii) CRS Policy, available at [www.ocbc.com/policies](http://www.ocbc.com/policies) or upon request, which may require the reporting of information supplied by me to relevant tax authorities.

- By signing this application form, I understand that I am applying for the NTUC-OCBC Starter Savings Account/Plus! Savings Account, which may be accessed via the OCBC Phone Banking Service and OCBC Internet Banking Service.
- I understand that my use of the NTUC-OCBC Starter Savings Account/Plus! Savings Account will be governed by the Terms and Conditions Governing – Electronic Banking Services and the Terms and Conditions Governing OCBC Electronic Statements as well as: (1) [where the account is a NTUC-OCBC Starter Savings Account] the Terms and Conditions Governing Deposit Accounts; and (2) [where the account is a Plus! Savings Account] the Terms and Conditions Governing Plus! Deposits Accounts. I understand that copies of the aforementioned terms and conditions and agreement will not be sent to me. They are available at [www.ocbc.com/cardstnc](http://www.ocbc.com/cardstnc).
- By signing on this application form, I accept and agree to be bound by all the relevant terms and conditions referred to in paragraph 2 above and agreements set out above, including any amendments or revisions made to such terms and conditions and agreements.
- I further:
  - confirm that I am not an undischarged bankrupt and no statutory demand has been served on me;
  - confirm that any funds and assets that I place with OCBC 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(s) or which I am otherwise subject to;
  - 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;
  - 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 the National Trades Union Congress, NTUC FairPrice Co-operative Limited and NTUC Link Pte Ltd, their group of companies and any reward program partner(s). Without prejudice to the foregoing, 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;
  - agree that OCBC has the absolute discretion to decline my application for the NTUC-OCBC Starter Savings Account/Plus! Savings Account without giving any reason, and to retain documents submitted as property of OCBC Bank; and
  - agree and consent OCBC to communicate with me with regard to any promotion relating to the account or card applied for by electronic mail, SMS or any other means which OCBC may deem appropriate at my contact details set out in this application or which I may furnish to OCBC from time to time. I hereby authorize OCBC to accept and act upon all communication or instructions from me to OCBC by electronic mail or SMS with regard to such promotions and OCBC shall not be liable if it acts upon such communication or instructions in good faith.

**IMPORTANT NOTES**

**TAX RESIDENCE**

<sup>1</sup>Tax residency is defined by each country's local tax laws. This may be dependent on factors including, but not limited to, nationality, physical presence, employment and place of abode. Guidance on tax residency is also available at the following link: <https://www.oecd.org/tax/automatic-exchange/crs-implementation-and-assistance/tax-residency/>

<sup>2</sup>Definition of a U.S. Tax Resident

- A citizen or permanent resident of the United States (e.g. US 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 US federal tax law).

<sup>3</sup>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:

- a) Certificate of Loss of Nationality of the United States; or
- b) Form I-407 (Abandonment of Lawful Permanent Resident Status)

**SUMMARY OF KEY FEES & CHARGES**

Fees and charges are correct at time of printing. For complete and most current fees and charges, please visit [www.plus.com.sg](http://www.plus.com.sg)

**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.

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.

**FOR BANK OFFICIAL USE**

For Branch/BU Use	Remarks
Processed By/Date _____ Verified/Authorised By/Date _____ Department Name _____	