

Apply for a Plus! Supplementary Credit Card now!

KEY BENEFITS

- Enjoy the benefits and promotions for a 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 Plus! Credit Card!
- Shared credit limit with principal 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 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.
- Plus! Supplementary Credit Card does not come with a complimentary Savings Account and will have no access to 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Cash Advance Fee	6% on the amount withdrawn (minimum charge of S\$15)
Interest Charges For Cash Advance	28.92% p.a. on the amount withdrawn, subject to compounding if the monthly interest charges are not repaid in full (minimum charge of S\$2.50)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 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.

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posting in
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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 PLUS! CREDIT CARD!
- ✓ CREDIT PAYMENT AT ALL FAIRPRICE STORES!
- ✓ LINKPOINTS ARE CONSOLIDATED FOR MORE FREE GROCERIES AND OTHER REWARDS!



