

Important information to note
US TAX Resident

¹ Definition
A citizen or permanent resident of the United States (eg. US Green Card holder or someone who meets the requirements to be considered a resident under the 'substantial presence test'); or
(a) Any other person that is not a foreign person (as defined under US federal tax law).
² 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)

Important information to note

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. Minimum charge is S\$2.50 per month and is calculated on a daily basis on the outstanding balance and all new purchases charged to your card account from the date of purchase(s) until the date that full payment is made.
Interest on Cash Advance	28.92% per annum on the amount withdrawn from the transaction date until the date that full payment is made.
Minimum Monthly payment	<u>Accounts with Outstanding Amounts within the Credit Limit</u> S\$50 or 3% of the Total Balance, whichever is higher, and any overdue amount. <u>Accounts with Outstanding Amounts exceeding the Credit Limit</u> 3% of the Total Balance plus the amount in excess of the Credit Limit and any overdue amount.
Late payment charges	S\$60 (or S\$80 for OCBC Great Eastern Cashflo Credit Card) 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Cash advance fee	S\$15 or 6% of amount withdrawn whichever is greater.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 currency transactions	Foreign currency transactions, other than USD transactions, are converted to USD first before being converted to SGD based on the rate determined by the respective card associations. All foreign currency transactions are subjected to a currency conversion charge imposed by the respective card associations (1%) and a bank administrative fee (1.8%) of the foreign transaction amount.
Payment hierarchy	OCBC Credit Cards (except PLUS! Visa Credit Card) If full payment is not made by payment due date, payment is first applied to the balance that attracts the lowest interest rate. PLUS! Visa Credit Card 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 Should Know About Credit Cards" using the following hyperlink http://www.abs.org.sg/pdfs/Financial/Consumers_publications/ABS_CreditCards_English.pdf
Applicable for FRANK Credit Card Only	
FRANK Card Replacement Fee	Card replacement fee is waived for up to 2 replacements in 12 months period and a S\$30 card replacement fee applies from 3rd card onwards.
FRANK Card Design Fee	For lost/stolen card or change of card design, Card design fee of S\$10 – S\$20 applies. For damaged or faulty card, card design fee is waived if there is no change in card design. Card design fee of S\$10 – S\$20 applies if you wish to change your card design.
NETS FlashPay top-up fee	S\$50 (top-up value); S\$0.25 per automatic top-up (waived till 31 December 2014).
There may be circumstances in which you have to pay other fees. Please refer to the OCBC Cardmember Agreement for full details. "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."	

The information stated above serves as a consumer guide only. A detailed cardmembers' agreement and the relevant terms and conditions will be sent upon approval. These conditions are subject to change.
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 rates are accurate at time of printing. OCBC reserves the right to decline an application without giving any reasons.
For more Supplementary Card application forms, please call OCBC Customer Service Hotline.
Please note that Supplementary Cards will be sent to the Principal Cardmember's billing address reflected in the bank's records.

OCBC Customer Service: 1800 363 3333 or (65) 6363 3333 or www.ocbc.com

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

BUSINESS REPLY ENVELOPE
PERMIT NO. 01808



OVERSEA-CHINESE BANKING CORPORATION LIMITED
OCBC CREDIT CARDS
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OCBC SUPPLEMENTARY
CARDS



