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 \$52.50 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Interest on Cash Advance	28.92% per annum on the amount withdrawn from the transaction date until the date that full payment is made.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	Accounts with Outstanding Amounts within the Credit Limit S\$50 or 3% of the Total Balance, whichever is higher, and any overdue amount. Accounts with Outstanding Amounts exceeding the Credit Limit 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Cash advance fee	S\$15 or 6% of amount withdrawn whichever is greater.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 PLUSI 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. PLUSI 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/A BS_CreditCards_English.pdf			
Applicable for FRANK Credi	t Card Only			
FRANK Card Replacement Fee	ANK 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 5510 – 5520 applies. For damaged or faulty card, card design fee is waived if there is no change in card design. Card design fee of \$510 - 5\$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

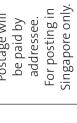
All rates are accurate at time of printing. OCBC reserves the right to decline an application without giving any reasons. For more Supplementary Card application forms, please call OCBC Customer Service Hotline.

Please note that Supplementary Cards will be sent to the Principal Cardmember's billing address reflected in

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

CA1006

be paid by addressee.



BUSINESS REPLY ENVELOPE PERMIT NO. 01808

CORPORATION LIMITED OCBC CREDIT CARDS ROBINSON ROAD P.O. BOX 1386 SINGAPORE 902736 BANKING **OVERSEA-CHINESE**



OCBC SUPPLEMENTARY CARDS



EXCLUSIVELY FOR OCBC CARDMEMBERS







Apply now for your OCBC Supplementary Credit Card(s)			Name to appear on Card Must be similar to your identity documents; max. 19 characters inclusive of space		Residential address ▶only if different from Principal Cardmember's (Supplementary card will be sent to Principal Cardmember's mailing address)	
A Principal Cardmember may have a maximum of five Supplementary					House / Blk No. L Unit No.# L	
Cardmembers on his Credit Card Account.			NRIC / Passport No. ► <i>ifforeigner</i>	Date of birth	Street/Building L	
IMPORTANT: Minimum qualifying age is 18 years old. In order for us to process your application, please submit a copy of the				D D M M M Y Y	Postal Code Years in residence Years	
following identification documents as applicable to you and tick below:			FIN No. ▶ mandatory if foreigner	Singapore PR?	Mobile number ▶ + (country code) - (area code, for non SG numbers) - (contact number)	
For Singaporeans and PRs :				Yes No	L ⁺ ,,,,,	
For Non-Singaporeans : Copy of Passport			Nationality	Gender	t	
☐ Copy of Dependent Pass, Employment Pass/				Male Female	Relationship to Principal Cardmember	
Work Permit, Student Pass or Long Term Visit Pass.			Are you a U.S Tax Resident¹?		Email address	
Supplementary card annual fees			No Yes → Taxpayer Identification (TIN)		Email address	
Please tick the card of your choice:			Country of birth If you are born in United States but are		Occupation Tick if self employed Type of Business/Industry	
OCBC 365 Credit Card	S\$80.25 p.a. each	OCBC NTUC PLUS! Free Credit Card	Country of birth	no longer a U.S. Tax Resident, you need to furnish documents stated overleaf ²	Overseas address > for PR & foreigner only	
OCBC Cashflo Credit Card	S\$32.10 p.a. each	OCBC Titanium S\$96.30 p.a. each Credit Card	Residential address In only if different from Principal Cardmember's (Supplementary card will be sent to Principal Cardmember's mailing address)		L	
OCBC Great Eastern	S\$42.80 p.a.each	_	House / Blk No. Unit	No.#	Country	
Cooking Credit Cord		OCBC Titanium S\$96.30 p.a. each Pink Credit Card	Cn Street / Building		Overseas contact number > + (country code) - (area code, for non SG number) - (contact number)	
OCBC Platinum Credit Card	S\$80.25 p.a. each	OCBC Standard S\$32.10 p.a. each MasterCard	Postal Code	Years in residence	5 Your marketing consent	
OCBC Robinsons Group S\$64.20 p.a. e		_	Mobile number ► + (country code) - (area code, for non SG nu	, ,	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	
Credit Card	(S\$96.30 p.a. each Maste	MasterCard	Llama number N. (sountry sade) (gree sade for non SC nu		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 OGE Data Protection Policy, available at www.ocb.ccom policies or upon request. I may withdraw such consent at any time forms available on www.ocb.ccom or at any OCEC Bank branch.	
OCBC Arts	w.e.f. 1 Jan 2015) S\$80.25 p.a. each	OCBC Visa Classic S\$32.10 p.a. each	Home number + (country code) - (area code, for non SG numbers) - (contact number) or upon request. I may withdraw such consent at any time via forms available on www.orbcc In addition, please also contact me via SMS, Telephone call and other phone nun products and services offered by OCBC Group, its business partners and agents, re with the Do Not Call registry.			
Credit Card OCBC Visa Gold S\$80.25 p.a. each		Relationship to Principal Cardmember		Principal Cardmember 1st Supplementary Applicant 2nd Supplementary Applicant		
OCBC Arts Credit Card	S\$80.25 p.a. each		L Email address		6 Declaration and agreement	
(Dream Academy Grou	ıp)	FRANK Credit Card S\$32.10 p.a. each		ĺ	We, the Principal Cardmember and the proposed Supplementary Cardmember(s), warrant that the above information given by us is true and complete, and undertake to notify OCBC immediately of any change in such information. We irrevocably	
OCBC Best Denki Credit Card	S\$32.10 p.a. each	Card design fee applies and will be reflected in your new FRANK Credit Card bill. If you do not indicate a card design,	Occupation Tick if self employed Typ	e of Business/Industry	and unconditionally consent and authorise: (a) you to obtain and verify from any person (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, 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 account(s) as you deem fit; (b)	
OCBC PLUS! Free the bank will issue with the basic card design (URB0023).			Overseas address > for PR & foreigner only		such person to disclose to you any information sought by you and the disclosure by you of this application and any information whatsoever relating to us as you shall consider appropriate to any such person; and (c) you to communicate with us with respect to this application by electronic mail or any other means you may think appropriate at the respective address(es)	
Credit Card			I		set out in this application. We acknowledge that the OCBC MasterCard or Visa may only be used subject to the terms and conditions of the Oversea-Chinese Banking Corporation Limited Cardmember's Agreement which accompanies the Credit	
2 My personal data (principal cardmember)			Country		Card, Where applicable, we acknowledge that the OCBC Cashflo Master Card will be governed by the Terms and Conditions Governing OCBC Cashflo, the OCBC Great Eastern Cashflo Credit Card will be governed by Terms and Conditions Governing the OCBC Great Eastern Cashflo Credit Card will be governed by the Terms and Conditions of the OCBC Great Eastern Cashflo Credit Card and the OCBC 365 Credit Card will be governed by the Terms and Conditions	
(As this is the mode we will be communicating with you, please ensure all fields are accurate and completed)			Overseas contact number + (country code) - (area code, for non SG number) - (contact number)		Governing the OCBC 365 Cashback Programme; and copy of these terms and conditions are available at www.ocbc.com. We agree to be bound by the same and the amendments and additions hereto. We confirm that we are not undischarged bankrupts and there has been no statutory demand served on me. We irrevocably and unconditionally consent for OCBC Bank	
Mobile			[+, , , , -, , , , , , , , , , , , , , ,		to disclose any information whatsoever relating to me/us or my/our account as OCBC Bank shall consider appropriate to any person to whom disclosure is permitted or required by any applicable law or to any other person wherever situated for any purpose including without limitation to; (a) Best Denk! (Singapore) Pet Etf, its group of companies and any reward	
Home Office Email address			4 My 2 ND supplementary card applicant's details Name as in NRIC/Passport ▶ underline surname □ Dr □ Mr □ Mrs □ Miss □ Mdm		program partner(s) in relation to the BEST-OCBC Platinum MasterCard; and (b) Robinson & Co. (Singapore) Pte Ltd, RSH Limited, their respective group of companies and any reward program partner(s) in relation to the OCBC Robinsons Group Visa Card; and (c) National Trade Union Congress, NTUC Faitprice Co-operative Limited and NTUC Link Pte Ltd their group of companies and any reward program partner(s). Without prejudice to the foregoing, we 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	
Name as in NRIC/Passport (underline surname) Dr Mr Mrs Miss Mdm		• Must be similar to your identity documents; max. 19 characters inclusive of space		and the Supplementary Card. The proposed Supplementary Cardmember agrees to be Itable for all goods and services and Cash Advances obtained by use of the Supplementary Card issued to that Supplementary Cardmember. We acknowledge		
NRIC / Passport No. ▶ if foreigner Date of birth					that you reserve the right to decline our application." We agree that the credit limit assigned to the approved Supplementary Card(s) will be the same as the respective existing	
Residential address \triangleright please do not give a P.O. Box or foreign address			NRIC / Passport No. ▶ ifforeigner	Date of birth	principal card(s). We further agree and consent to the terms of OCBC Bank's (i) Data Protection Policy and (ii) FATCA policy, both available	
			FIN No. ▶ mandatory if foreigner	Singapore PR?	at www.ocbc/policies or upon request. Please sign as you would for all future transactions.	
House / Blk No. L L L L Unit No.# L L L L L L L L L L L L L L L L L L L			Nationality	Yes No		
Street/Building				☐ Male ☐ Female		
Postal Code Years in residence Years in residence			Are you a U.S Tax Resident¹? ☐ No ☐ Yes ► Taxpayer Identification (TIN)		Principal Cardmember Date* D_D M_M V_Y	
3 My 1 ST supplem	entary card app	olicant's details	No Yes ► laxpayer Identification (11N)			
		□ Dr □ Mr □ Mrs □ Miss □ Mdm		If you are born in United States but are		
				no longer a U.S. Tax Resident, you need to furnish documents stated overleaf ²	1 st Supplementary Applicant Date D D D M M Y Y Z 2 rd Supplementary Applicant Date D D D M M Y Y Y	