

APPLY NOW FOR YOUR NTUC-OCBC CREDIT OR DEBIT CARD!

- Win 1,000,000 LinkPoints in our December weekly draw.
- Welcome gift of 1,500 LinkPoints on approval of your credit card.
- Earn an additional 1,500 LinkPoints on approval of your Prestige Credit.

5-year
annual fee waiver

IMPORTANT

- Applicants must be existing union members before they can apply for the NTUC-OCBC Credit or Debit Card.**
- For Credit Card Applications:**
 - Applicants must be Singapore Citizens or Permanent Residents aged 21 and above, with minimum annual income of S\$30,000 p.a., S\$15,000 p.a. for retirees and S\$60,000 p.a. for non-Singaporeans
 - To expedite processing, please complete the required fields in the form and attach copies of your:
 - NRIC (front and back)/Passport
 - Latest computerised payslip or income tax assessment (2 years' returns if self-employed)
 - Employment Pass valid for at least 6 months (applicable to non-Singaporeans only)
 - The maximum total credit cards' limit with OCBC Bank is up to two times your monthly income and will be extended to you at the Bank's discretion
- For Debit Card Applications:**
 - Applicants must be at least 18 years of age. No minimum income requirement.
 - To expedite processing, please complete the required fields in the form and attach a copy of your NRIC (front and back)/Passport.
 - If you currently do not have a Bank account, you can open either an EasiSave or Statement Savings account.
 - With our initial launch offer, you will enjoy a waiver of your monthly account fees on your EasiSave and/or Statement Savings account for 3 months.
 - To open a new EasiSave account, applicants must be at least 21 years of age.

ANNUAL FEE* (First 5 years waived)

Principal Credit Card S\$36 Supplementary Credit Card S\$18 Debit Card S\$20

ALL FIELDS MUST BE COMPLETED FOR IMMEDIATE AND PRIORITY PROCESSING

Yes! I am a union member (I am holding a Gold NTUC Link Card, Silver NTUC Link Card with a hologram sticker or a temporary membership pass).

Yes! I want to apply for the NTUC-OCBC Credit Card!

Please indicate if you are holding other OCBC Credit Cards. Yes No

Upon approval of your NTUC-OCBC Credit Card application, you will receive a complimentary line of credit - Prestige Credit*. A Prestige Credit limit of up to two times your monthly income may be extended to you at the Bank's discretion.

Please indicate if you are an existing Prestige Credit customer. Yes No

Yes! I want to apply for the NTUC-OCBC Debit Card!

* Applicable for Principal Card Applicants who are Singapore Citizens and Permanent Residents only. Not valid for existing Prestige Credit account holders. Application is subject to Bank's approval.

YOUR PERSONAL DATA

Name as in NRIC/PP Mr Mrs Ms Mdm Dr
(underline surname)

NRIC/Passport No. FIN (if foreigner) Gender
 Male Female

Name to Appear on Card (max. 19 characters inclusive of space)

Home Address Postal Code

Mailing Address (if different from above)
(Your bank account address will be updated if the address indicated below differs from the existing bank record. Your card PIN and monthly statement will be mailed to this new address)

Years in Residence Residence is Mortgaged Employer's Parents'
 Owned Rented Others

Property Type HDB Apt Condo Semi-D Bungalow

Home Tel. Mobile/Pager

Nationality Permanent Resident (PR)
 Yes No

Date of Birth (DD/MM/YYYY) Marital Status No. of Dependants

Highest Academic Qualification Obtained
 Primary Secondary Pre-University Certificate
 Diploma Degree Professional Qualification/Post Graduate

Email Address (mandatory)

Overseas Permanent Address (for Singapore PR) Overseas Contact Nos.

Mother's Maiden Name (for verification purposes)

YOUR JOB

Name of Employer Tick here if self-employed

Length of Service (years) Occupation

Address of Employer Postal Code

Office Tel. Nature of Business
6

Name of Previous Employer (if less than 3 years with current employer)

Length of Service (years) Occupation

PARTICULARS OF A RELATIVE/FRIEND NOT LIVING WITH YOU

Name as in NRIC/PP Mr Mrs Ms Mdm Dr
(underline surname)

Tel No. (Home/Mobile/Pager) Relationship

FOR NTUC-OCBC CREDIT CARD APPLICATION

(Please fill in the grey and yellow sections only)

YOUR INCOME & CREDIT REFERENCES

Basic Monthly Salary Fixed Monthly Allowance(s) Other Income
(eg. interest, dividends, shares)
S\$ S\$ S\$

Monthly Home Loan Repayment Owned Car Yes No
CPF Cash Monthly Car Loan
S\$ S\$ S\$

Others (Loan/Overdrafts/Unsecured Facilities)

Bank Name Instalment/Credit Limit
S\$

YOUR OTHER CREDIT CARDS

Amex Citibank HSBC DBS
 SCB UOB Others

CORRESPONDENCE

I would like to receive all correspondence/statements at my

Home Office

SUPPLEMENTARY APPLICANT'S PARTICULARS

Name as in NRIC/PP Mr Mrs Ms Mdm Dr
(underline surname)

NRIC/Passport No. FIN (if foreigner) Gender
 Male Female

Name to Appear on Card (max. 19 characters inclusive of space)

Home Address (if different from Principal Applicant) Postal Code

Home Tel. Office Tel.
6 6

Mobile/Pager Nationality

Date of Birth (DD/MM/YYYY) Relationship (to Principal Applicant)

Name & Address of Employer Postal Code

Annual Income

CREDIT CARD “BALANCE TRANSFER” PROMOTION

- Yes, I want to do a balance transfer to enjoy a low rate of 2.8% p.a. for 6 months*. An upfront processing fee of 2% applies.

Please attach your most recent credit card/credit line statements. Priority will be given to the first account you specify below.

BALANCE TRANSFER 1

Bank

Account Holder's Name (as shown on your credit card/credit line)

Account/Card No.

To debit my NTUC-OCBC Credit Card for the amount S\$ _____ .00

BALANCE TRANSFER 2

Bank

Account Holder's Name (as shown on your credit card/credit line)

Account/Card No.

To debit my NTUC-OCBC Credit Card for the amount S\$ _____ .00

* With a minimum transfer of S\$500 for 6 months. A 2% processing fee of the approved transfer amount applies. At the expiration of the special rate, it will revert to the prevailing rate which is currently at 24% p.a. Terms and conditions apply.

DECLARATION AND AGREEMENT

NTUC-OCBC CREDIT CARD: By signing below, I/we understand that I/we am/are applying for the NTUC-OCBC Credit Card (the "Card") and that OCBC PhoneBanking Services and Internet Banking Services will automatically be made available only to the principal applicant upon approval by OCBC. I/We acknowledge that the Card may only be used upon approval subject to the terms and conditions of the OCBC Cardmembers Agreement (the "Cardmembers Agreement") and the OCBC Terms and Conditions Governing Electronic Banking Services, a copy of each will be sent with the Card. I/We jointly and severally agree to be bound by the same which shall include any amendments and additions made thereto from time to time. I/We agree and consent to the disclosure of any particulars of my/our accounts and the Card Account as provided in the Cardmembers Agreement.

PRESTIGE CREDIT: I, as principal applicant, understand that, subject to the discretion of OCBC, a OCBC Prestige Credit facility may be made available to me upon my successful application of the Card. I understand that OCBC PhoneBanking Services and Internet Banking Services will automatically be made available to me where Prestige Credit facility is made available to me. Where a Prestige Credit facility is made available to me, I agree to be bound by OCBC Terms and Conditions Governing Prestige Credit Accounts, OCBC Terms and Conditions Governing Group Creditor's Life Insurance, OCBC Terms and Conditions Governing Deposit Accounts and OCBC Terms and Conditions Governing Electronic Banking Services (a copy of each will be sent to me upon the Prestige Credit facility being made available to me) and any amendments and additions made thereto from time to time. I confirm that I have not undergone any surgical operation or major medical treatment for the past 3 years and am free from any illness and disease.

BALANCE TRANSFER FACILITY: I, as principal applicant, understand that, subject to the discretion of OCBC, a Balance Transfer Facility may be made available to me upon my successful application of the Card. I may apply for a transfer (the "Balance Transfer") of the outstanding balance(s) in Singapore dollars (the "Applied Balance Transfer Amount"), subject to a minimum amount specified by OCBC, under any of my credit card/credit line account(s) (the "Other Card/Credit Line Account(s)") held with any bank or financial institutions in Singapore, other than OCBC Bank, to the Balance Transfer Account (as defined below). OCBC reserves the right to reject an application for a Balance Transfer in its entirety and/or approve only part of an Applied Balance Transfer Amount (such approved amount shall be referred to as the "Balance Transfer Amount") at its absolute discretion and without assigning any reason therefor. OCBC may, on its approval of each Balance Transfer application, open an account in my name (the "Balance Transfer Account") and charge and debit the Balance Transfer Amount to/from such Balance Transfer Account on the date of the approval letter issued by OCBC or such later date as determined by OCBC. I shall be fully liable to OCBC for any and all amounts charged to and/or debited from my Balance Transfer Account(s). Each Balance Transfer Amount charged to and debited from any Balance Transfer Account(s) will be treated in the same manner as a charge arising from a Card Transaction in respect of a Card Account under the Cardmembers Agreement and will be reflected in the monthly statement issued by OCBC to me for my Balance Transfer Account(s) (the "Balance Transfer Billing Statement") and payable by me in accordance with the terms of the Cardmembers Agreement and the OCBC Terms and Conditions of Balance Transfer Facility. OCBC may vary the interest rate chargeable, the basis of calculation of interest, fees and charges at any time in OCBC's sole discretion without any notice and without giving any reason therefor. The outstanding balances to be transferred cannot exceed the available credit limit of my Card Account. OCBC Terms and conditions of Balance Transfer Facility shall apply (a copy will be sent to me upon the Balance Transfer Facility being made available to me)

I/We jointly and severally:-

- represent and warrant that all information provided by me/us in this application is true and complete and undertake to notify OCBC immediately of any change in such information;
- confirm that I am/we are not an undischarged bankrupt(s) and there has been no statutory demand served on me/us;
- 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/us;
- by my/our signing of this application, irrevocably and unconditionally consent for OCBC and any officer (as defined in the Banking Act Cap. 19) (the "Banking Act") of OCBC to disclose any customer information whatsoever relating to me/us as OCBC shall consider appropriate to any person to whom disclosure is permitted or required by any statutory provision or law or to any other person wherever situate for any purpose whatsoever (including, without limitation, the National Trades Union Congress, a federation of trade unions and affiliated co-operatives, including, NTUC Link Pte Ltd) and it is hereby agreed that OCBC and any officer of OCBC may disclose the foregoing information to the fullest extent permitted by the Banking Act or any statutory provision or law. Without prejudice to the foregoing, I/we consent to such 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 purposes of assessing my/our credit worthiness or for other purpose whatsoever;
- agree that OCBC has the absolute discretion to decline my/our application for the NTUC-OCBC Credit Card without giving any reason and to retain documents submitted as property of OCBC; and
- agree and hereby authorise OCBC to make payment to my other credit card(s)/credit line account(s) as stated under "Balance Transfer Facility" above (where appropriate).

Please sign as you would for all future transactions.

Principal Applicant's Signature & Date

Supplementary Applicant's Signature & Date

FOR NTUC-OCBC DEBIT CARD APPLICATION

(Please fill in the grey and orange sections only)

OCBC EASISAVE/STATEMENT SAVINGS ACCOUNT

For existing OCBC EasiSave or Statement Savings account holder:

- Yes, I would like to link my NTUC-OCBC Debit Card to my existing EasiSave/Statement Savings* account. Please indicate a/c no.

For applicants opening a NEW account (tick one box only):

- Yes, I would like to open an EasiSave account with a minimum initial deposit of S\$1,000. The monthly account fee is S\$2 and if the average monthly balance is below S\$3,000, a service fee of S\$10 applies.
- Yes, I would like to open a Statement Savings account with a minimum initial deposit of S\$1,000. If the average monthly balance is below S\$1,000, a service fee of S\$2 applies.

A cheque for the relevant minimum initial deposit amount has to be enclosed together with attached application form. The cheque must be issued from your own account either with OCBC or other banks in Singapore and issued in your name. The signature on this cheque has to be the same as on the application form.

I enclose a cheque: _____ (Bank/Cheque No.) for amount S\$ _____ as the minimum initial deposit for the opening of a new EasiSave/ Statement Savings* account.

*Please delete accordingly.

DECLARATION AND AGREEMENT

NTUC-OCBC DEBIT CARD: By signing below, I understand that I am applying for the NTUC-OCBC Debit Card (the "Card") and that OCBC PhoneBanking Services and Internet Banking Services will automatically be made available to me upon approval by OCBC. I acknowledge that the Card may only be used upon approval subject to the terms and conditions of the OCBC Debit Cardmembers Agreement (the "Debit Cardmembers Agreement") and the OCBC Terms and Conditions Governing Electronic Banking Services, a copy of each will be sent with the Card. I agree to be bound by the same which shall include any amendments and additions made thereto from time to time. I agree and consent to the disclosure of any particulars of my accounts and the Card Account as provided in the Debit Cardmembers Agreement.

I hereby:-

- represent and warrant that all information provided by me in this application is true and complete and undertake to notify OCBC immediately of any change in such information;
- confirm that I am not an undischarged bankrupt and there has been no statutory demand served on me;
- authorise OCBC to 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;
- by my signing of this application, irrevocably and unconditionally consent for OCBC and any officer (as defined in the Banking Act Cap.19) (the "Banking Act") of OCBC to disclose any customer information whatsoever relating to me as OCBC shall consider appropriate to any person to whom disclosure is permitted or required by any statutory provision or law or to any other person wherever situate for any purpose whatsoever (including, without limitation, the National Trades Union Congress, a federation of trade unions and affiliated co-operatives, including NTUC Link Pte Ltd) and it is hereby agreed that OCBC and any officer of OCBC may disclose the foregoing information to the fullest extent permitted by the Banking Act or any statutory provision or law. Without prejudice to the foregoing, I consent to such 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 purposes of assessing my credit worthiness or for other purpose whatsoever; and
- agree that OCBC has the absolute discretion to decline my application for a NTUC-OCBC Debit Card without giving any reason and to retain documents submitted as property of OCBC.

Please sign according to your OCBC deposit accounts which the NTUC-OCBC Debit Card will be linked to .

Applicant's Signature & Date

† All rates are accurate at the time of printing. OCBC Bank reserves the right to decline an application without giving any reasons.

FOR BANK USE ONLY

M	A	S
TR:		CO:
CL:		MEPS:
ACL:		
APP:		
IPP:		

OCBC Customer Service Hotline: 1800 438 6088

OCBC Staff ID

CR/FNC2B6
DR/FTC2B4