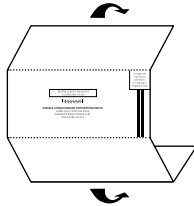


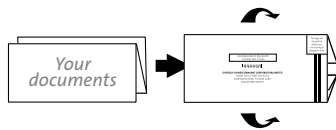
FRANK Blue Chip Investment Plan Application Form

How to submit this form

- 1 Fold the top and bottom sections inwards with the mailing address in front.



- 2 Enclose your documents within the sleeve created in Step 1.



- 3 Glue all sides firmly to secure your documents inside. Do not staple or tape.



What happens after I submit this form?

- 1 You will receive a confirmation of your account opened within 7 business days from the date of receipt.

Your BCIP account will take effect next month if your application reaches us before 12pm on the last business day of this month. Otherwise, your account will take effect only in the second month following your submission of application.

- 2 If you have applied for OCBC Online Banking, once processed, your hardware token and login details will be mailed to you within 15 business days.

- 3 After your BCIP account has been set up, you may login to OCBC Online Banking to view your holdings, and give instructions to amend your plan.

Submission instructions

Am I eligible?

- You need to be
- 18 years old and over
 - Singaporean / Singapore PR / Foreigner residing in Singapore (not applicable to U.S. Persons, e.g citizen of U.S. or Green Card holder).

How do I apply?

Complete this form, and attach copies of the required documents stated below and mail it to us.

Singaporean/ Singapore PR

If you are an existing OCBC or FRANK account customer

- Copy of NRIC (front and back)

If you are NOT an existing OCBC or FRANK account customer

- Copy of NRIC (front and back)
- Original Singapore Phone Bill / Bank Statement / Utilities Bill showing residential address

Foreigner residing in Singapore

If you are an existing OCBC or FRANK account customer

- Copy of Passport with 6 months' validity
- Copy of valid student / long term / employment pass

If you are NOT an existing OCBC or FRANK account customer

- Copy of Passport with 6 months' validity
- Copy of valid student / long term / employment pass
- Original Singapore Phone Bill / Bank Statement / Utilities Bill showing residential address

Submission checklist

Have you

- Filled in all fields?
- Signed against any alterations?
- Signed section 7?
- Attached copies of required documents above?
- Attached the cheque? (if opening a new deposit account)

BUSINESS REPLY SERVICE
PERMIT NO. 08809



OVERSEA-CHINESE BANKING CORPORATION LIMITED

FRANK BY OCBC-BCIP
65 Chulia Street #22-00
OCBC Centre
Singapore 049513

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

Please complete all sections unless otherwise indicated.



1 Your settlement account

Put aside a portion of your salary every month to purchase blue chip shares for investments.

*\$35 cash for the first 300 successful sign-ups**

Choose where you want to credit or debit funds related to your investment. *► Tick one only*

Use my existing FRANK account
FRANK account number *► Omit dashes*

- Any account that requires 2 or more signatures is not allowed.*
- Please note that the FRANK account is on electronic statement only.*

OR

Open a new FRANK account

New account opening declaration *► Tick one only*

- I am the beneficial owner and ultimately own or have effective control of the account. The account is used for savings or transactional purposes.
- I am NOT the beneficial owner and do not ultimately own or have effective control of the account. (Please open your account at an OCBC Bank branch)

Multiples of S\$100 only.

- StarHub Ltd (CC3) S\$
- United Overseas Bank Ltd (U11) S\$
- Wilmar International Ltd (F34) S\$
- Nikko AM Singapore STI ETF (G3B) S\$



Amend your shares counters or the investment amount, stop the plan or sell your shares through OCBC Online Banking.

3 Online Banking for BCIP and FRANK Accounts

Online banking is needed to view, amend and sell your investment. It is also required to view electronic statements and transactions for your FRANK account.

Apply for OCBC Online Banking.
► An access code and PIN mailer will be sent to you.

If you are an existing OCBC Online Banking customer, please login with your current access code and password.

4 Your complimentary FRANK Debit Card

A complimentary FRANK Debit Card (with default Debit Card design) will be issued with your new FRANK account.

Your FRANK Debit Card Design ID

► Please visit FRANKbyOCBC.com for the list of Card Design IDs and Fees. If no card design is indicated, the bank will issue you with the Default FRANK Debit Card Design (TEX0012).

Name to appear on Card

► Must be similar to your identity documents; max. 19 characters inclusive of space.

To make it easier for you, just inform your HR to credit your salary into your FRANK account.



2 Your share counters

Choose your blue chip shares from 19 share counters.

► For more information about any of the companies listed below, please visit www.sgx.com and use the relevant code.

Choose shares and investment amount from 19 share counters.

Multiples of S\$100 only.

- CapitaLand Limited (C31) S\$
- CapitaMall Trust (C38U) S\$
- ComfortDelGro Corporation Ltd (C52) S\$
- DBS Group Holdings Ltd (D05) S\$
- Global Logistic Properties Ltd (MC0) S\$
- Keppel Corporation Ltd (BN4) S\$
- Olam International Ltd (O32) S\$
- Oversea-Chinese Banking Corporation Ltd (O39) S\$
- SembCorp Industries Ltd (U96) S\$
- SembCorp Marine Ltd (S51) S\$
- Singapore Airlines Ltd (C6L) S\$
- Singapore Exchange Ltd (S68) S\$
- Singapore Press Holdings Ltd (T39) S\$
- Singapore Technologies Engineering Ltd (S63) S\$
- Singapore Telecommunications Ltd (Z74) S\$

5 Your details

Name *► As in NRIC / Passport* Mr Mrs Ms Mdm

NRIC / Passport number Date of birth

/ /

Email address

Mobile number *► +(country code)-(area code for non-SG number)-(contact number)*

Home number *► +(country code)-(area code for non-SG number)-(contact number)*

► We will contact you at the telephone numbers provided above for BCIP matters.

Residential address Use this as my mailing address

Country Postal code

Occupation Nature of business *► If self-employed*

Mailing address *► Only if different from residential address*

Country Postal code

Nationality Singapore PR

Yes No

Are you U.S. Tax Resident¹?

No Yes *► Taxpayer Identification Number (TIN)*

Country of birth *► If you are born in United States but are no longer a U.S Tax Resident, you need to furnish documents stated overleaf²*

6 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"), their agents, and their authorised service providers collecting, using and disclosing 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 OCBC Data Protection Policy, available at www.ocbc.com/policies or upon request. I may withdraw such consent at any time via forms available on www.ocbc.com or at any OCBC Bank branch.

In addition, by checking the 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.

7 Your signature

I hereby confirm I have read and understood the Declaration and Agreement section on the overleaf and agree that the terms and conditions contained therein form part of my application for the opening of a Blue Chip Investment Plan account with OCBC Bank.

Your signature	Date
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DECLARATION AND AGREEMENT FOR BLUE CHIP INVESTMENT PLAN

By signing on this application:

1. I hereby confirm I have received, read and understood the Declaration and Agreement and agree that the terms and conditions therein form part of my application for the opening of a Blue Chip Investment Plan (the "BCIP") account with OCBC Bank ("OCBC").
2. I hereby confirm that all the information I have provided in this application is true, accurate and complete in all respects. I will tell you immediately if any of the information changes.
3. I confirm that I am opening the account for myself and not on behalf of any other person or entity.
4. I have read, accept and agree to be bound by the Terms and Conditions Governing The Blue Chip Investment Plan (the "BCIP Terms and Conditions"), (as may be amended from time to time). I further agree and consent to the terms of OCBC Bank's (i) Data Protection Policy and (ii) FATCA Policy, both available at www.ocbc.com/policies or upon request.
5. (Applicable for new FRANK Account Applicants only) I have read, accept and agree to be bound by the Terms and Conditions governing OCBC Deposits Accounts.
6. I have read, accept and agree to be bound by the Terms and Conditions governing Personal Electronic Banking Services and Terms and Conditions governing OCBC Electronic Statements.
7. I declare that any savings and investments I hold with you, and any profits that they make, will comply with the tax laws of the countries where I live or which I am citizen of, and any other laws that apply.
8. I agree to absolve OCBC from any liability whatsoever and to hold OCBC harmless and fully indemnified against all proceedings, liabilities, claims, losses, damages and expenses in respect of OCBC accepting and/or acting upon this authorisation or any other instructions from me.

Authorisation to OCBC

I hereby authorise OCBC to :

- (i) receive all dividends, income or other distributions in respect of the securities; and
- (ii) take whatever action OCBC considers appropriate in its absolute discretion in respect of the securities.

GIRO instruction for Blue Chip Investment Plan

- I hereby instruct you to process the Billing Organisation's ("BO") instructions to debit my account as stated in Section 1.
- You are entitled to reject the BO's debit instruction if my account does not have sufficient funds and charge me a fee for this. You may also at your discretion allow the debit even if this results in an overdraft on the account and impose charges accordingly.
- This authorisation will remain valid and in force until terminated by your written notice sent to my address last known to you or upon receipt of my written notice of revocation through the BO.

Billing Organisation :

Oversea-Chinese Banking Corporation Limited Investment Ops

Billing Organisation acc no: 7339-501-976799-458

Limitations of the BCIP Account

The BCIP account is opened for the purpose of enabling OCBC Bank to process my Purchase Instruction (as defined in the BCIP Terms and Conditions) and my Sale Instructions (as defined in the BCIP Terms and Conditions), and cannot be used to conduct regular trading activities.

Blue Chip Investment Plan

Trading in securities can be very risky, and I may lose all the amount invested. I have considered carefully and exercise caution in making any trading decision and determine whether each trade is specifically suitable for me. Where necessary, I will speak to my own financial adviser who will assess whether the product is suitable to me based on my investment objectives, financial situation or needs.

The Blue Chip Investment Plan does not ensure me a profit or protect me against loss. The price and value of any securities and the income, if any, may fall or rise. I will make a loss when the value of my securities is less than the average cost of the securities I have purchased.

For bank's use	
Account to link FRANK Debit Card to	
Checked by	
Verified by	
Staff ID	
Source code	FRA002
Product code	<input type="checkbox"/> U1: age 21-25 <input type="checkbox"/> U2: age 26 onwards

IMPORTANT NOTES

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 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)

WHOLLY OWNED SUBSIDIARIES

OCBC has established two wholly-owned subsidiaries in Singapore and Malaysia to process certain selected transactions for OCBC'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.

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.

DECLARATION AND AGREEMENT FOR FRANK ACCOUNT AND DEBIT CARD

1. General Declaration

I confirm that :

- a) All the information I have provided in this application is true and complete. I will tell you immediately if any of the information changes.
- b) I am not bankrupt and no legal demand has been served on me.
- c) I authorise you to carry out credit checks and confirm the information I have given in this application with anyone (including without limit, with any credit bureau or any other organisation or company set up to collect and provide information about a person's ability to repay credit) without checking that I agree to this.
- d) Any funds and assets I place with OCBC Bank, and any profit that they generate, 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.

2. Application for Deposit account

- a) I have read and agree to be bound by the Terms and Conditions governing OCBC Deposit Account, Automatic Standing Instruction, Personal Electronic Banking Services and Electronic Statements at www.ocbc.com. I consent to the disclosures as provided.
- b) I have read and agree to be bound by the Terms and Conditions governing OCBC Salary Crediting Promotion, I consent to the disclosures as provided.
- c) I agree to receive and accept electronic statements for the FRANK Account in accordance with the OCBC Terms and Conditions Governing Electronic Statements.

3. Application for the Debit Card

- a) I acknowledge that the Debit Card may only be used upon approval. I agree to the Terms and Conditions of the OCBC Debit Cardmembers Agreement, Terms and Conditions governing the FRANK Debit Card and NETS FlashPay (available at www.FRANKbyOCBC.com) and OCBC Terms and conditions governing Electronics Banking Services (including any amendments and additions made to these from time to time). Both are available for viewing at www.ocbc.com.
- b) I agree and consent to the disclosure of any particulars of my accounts and the Card Account as provided in the Debit Cardmembers Agreement.
- c) I confirm the following:
 - I give you permission to give any information about me or my account to anyone who is allowed the information by law or to any other person wherever situated for any purpose.
 - I give you permission to give information about me to any credit bureau or any other organisation or company set up to collect and provide information about my ability to repay credit. I also agree that the credit bureau or other organization or company can pass on the information to any of its members for the purpose of assessing my ability to repay credit or or any other purpose.

*TERMS AND CONDITIONS FOR \$35 CASH REWARD PROMOTION

Applicable only for the first 300 FRANK customers who successfully apply for a new Blue Chip Investment Plan.

The \$35 cash reward will be credited into the account two months after the approval of the BCIP application. We reserve the right to claw back the cash reward if monthly investment ceases within 6 months from the first investment month.

Promotion ends 31 December 2015