

YOUR COMPLIMENTARY FRANK DEBIT CARD DESIGN

My FRANK Debit Card Design ID

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 (e.g. MOV0001)

FRANK Card Fee is waived if you sign up for FRANK "Credit Your Pay" promotion. Excludes limited edition designs. Please visit FRANKbyOCBC.com for the list of Card Design IDs and Fees

GET E-STATEMENTS WITH YOUR FRANK ACCOUNT AND CREDIT CARD



Your FRANK Account and Credit Card comes with eStatements. Simply login to OCBC Online Banking to view your eStatements with your access code and PIN. Visit www.ocbc.com for more information.

DECLARATION AND AGREEMENT

- (A) **Opening of FRANK Account:** I hereby apply to open a FRANK Account with OCBC Bank ("FRANK Account") and I understand that the FRANK Account comes with an automatic enrolment into the OCBC Online Banking Service, in this regard, I agree to be bound by the Terms and Conditions Governing Deposit Accounts, the Terms and Conditions Governing Electronic Banking Services (Personal) and Terms and Conditions Governing OCBC Electronic Statements (which are available for viewing at www.ocbc.com and at any OCBC branch), as the same may be amended by OCBC Bank from time to time. I am fully aware and acknowledge that my FRANK Account Statements are accessible through the OCBC Online Banking Service only. I confirm that any funds and assets I place with FRANK Account and any profits that they generate, will comply with the tax laws of the countries where I live or of which I am citizen or which I am otherwise subject to. I consent to the disclosures as provided therein.
- (B) **FRANK Debit Card:** I hereby apply to OCBC Bank for a FRANK Debit Card (the "Card") and understand that I can request for a PIN for OCBC Phone Banking Services and Internet Banking Services at any OCBC ATM upon receipt of my FRANK Debit Card. I acknowledge and agree 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", which is available for viewing at FRANKbyOCBC.com) and the OCBC Terms and Conditions Governing Electronic Banking Services (Personal) which is available for viewing at www.ocbc.com. I agree to be bound by the same which shall include any amendments and additions made thereto from time to time. I further acknowledge and agree that the Terms and Conditions Governing Deposit Accounts which shall include any amendments and additions made thereto from time to time shall apply to my use of my FRANK Account and continue to apply in full force and effect. I agree and consent to the disclosure of any particulars of my accounts including my FRANK Account as provided in the Debit Cardmembers Agreement and the Terms and Conditions Governing Deposit Accounts. In addition, I agree to abide and be bound by the Terms and Conditions Governing FRANK Debit Card and Terms and Conditions Governing Card Replacement as set out overleaf.
- (C) **Pay Crediting (if applicable):** I have read and agree to be bound by the Terms and Conditions Governing OCBC Credit Your Pay Promotion for which may be amended by OCBC from time to time (which are available for viewing at www.FrankbyOCBC.com/Inc). I have no existing arrangements for salary crediting to my OCBC account. I will inform my human resource department that my salary is to be credited into my FRANK Account via GIRO. I declare that the information given to me is correct.

By signing below, I confirm that I have read, understood and agreed to be bound by the declaration and agreement, terms and conditions overleaf.



_____ Applicant's Signature _____ Date _____

FOR BANK USE ONLY

Verified by: _____ (Staff Name)
 _____ (Staff ID)

Source Code
FRESAL

^ Please delete where appropriate

ONE TIME FUND TRANSFER (OPTIONAL)

FUND TRANSFER FROM OTHER BANKS TO YOUR NEW FRANK ACCOUNT

Note:

- The deposit account in another bank must be in your own single name.
- Fill up this form in BLOCK letters. Any amendments in this form must be countersigned.

Please allow up to 4 weeks for processing of this instruction.

FOR APPLICANT'S COMPLETION

To: OVERSEA-CHINESE BANKING CORPORATION LIMITED

Name as in NRIC/Passport (underline surname): _____

NRIC/Passport No. (if foreigner): _____

Home Tel.: _____ Mobile Tel.: _____



Applicant's Signature*: _____
 (Signature as in FRANK Account application form)

To: Name of Bank/Financial Institution & Branch where the Debiting Account is maintained ("Debiting Bank") (Please tick one only)

- DBS/POSB UOB SCB HSBC
- Others (please state): _____ Branch: _____

My Debiting Account Name: _____
 (Your debiting account must be in your own single name only)

My Debiting Account No.: _____

Debiting Amount (\$\$): _____



Applicant's Signature*: _____
 (Signature for the Debiting Account)

***For thumbprints, please visit the branch of the financial institution/bank with which the debiting account is maintained to verify your thumbprint.**

By signing above, I hereby:

- Request and authorise OCBC Bank to debit the Debiting Amount ("Amount") indicated herein from my account in my Debiting Bank, and credit this amount to my FRANK Account.
- I acknowledge and agree that:
 - OCBC Bank may reject or decline to act on my instruction at any time by notifying me;
 - The Debiting Bank is entitled to reject OCBC's debit instruction if my account does not have sufficient funds and charge me a fee for this. The Debiting Bank may also at its discretion allow the debit even if this results in an overdraft on the account and impose charges accordingly;
 - This authorisation will remain in force until terminated by OCBC Bank's written notice sent to my address last known to OCBC Bank or upon the receipt by OCBC Bank of my written revocation through OCBC Bank;
 - The deduction date from my debiting account will be determined by OCBC Bank; and
 - I confirm that I have read, understood and agreed to be bound by the additional terms and conditions.

FOR OCBC BANK COMPLETION

Bank

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 Branch

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 FRANK A/C to be credited

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Debtor's Reference No.

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Bank

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 Branch

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 FRANK A/C to be debited

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FOR DEBITING BANK COMPLETION

To: OCBC

This application is hereby **rejected** (please tick for the following reasons):

- Signature/Thumbprint^ differs from Bank's records Wrong account number
- Signature/Thumbprint^ incomplete/unclear^ Amendments are not countersigned by applicant
- Account operated by signature/thumbprint^ Others (please state) _____

_____ Name of Approving Officer _____ Authorised Signatory _____ Date

TERMS AND CONDITIONS GOVERNING ONE TIME FUND TRANSFER

1. DEFINITIONS

"I", "my" and "me" means the OCBC Bank account holder or the person (or each of the same (as the case may be)) who has, by signing on this form, consented to his account maintained with the Debiting Bank being nominated for the debiting of and being debited from the designated amount on the terms and subject to the conditions of this form and these terms and conditions, and "you" means OCBC Bank.

"Designated Account" shall, for the purpose of Clause 11 of the Terms and Conditions Governing Deposit Accounts and notwithstanding any provision therein to the contrary, include any account maintained with the Debiting Bank and nominated for the debiting of the designated amount.

2. AUTHORISATION FOR SUBMISSION

I expressly authorise you (where applicable) to submit this form on my behalf to the Debiting Bank.

3. EXCLUSION

I agree that OCBC shall not be liable in any way for any loss of profits, business, goodwill or opportunity or indirect, special or consequential loss or damages which I or any other person may suffer or incur in connection with you giving effect to and to carrying out the instructions in anyway whatsoever and (without prejudice to the generality of the foregoing) whether arising from fraud, negligence, breach of contract, strict liability or otherwise by you or your officers, employees and agents. I agree that you will not be liable for any failure, delay mistake, refusal, neglect or omission in the transmission of any instructions or the making of any payment under the same.

4. DISCLOSURE

I hereby irrevocably authorise OCBC and its officers, employees and agents to give, disclose, divulge or reveal, in any manner whatsoever, any customer information (as defined in the Banking Act of Singapore (Cap 19)) relating to me and my account(s) or any other information to any third party (including the Debiting Bank) for such commercial, banking or business purposes as you at your discretion think fit. Your rights and abilities under this clause shall be in addition and without prejudice to your other rights of disclosure under and pursuant to (i) the Banking Act and any other statutory provisions and in law, and (ii) any other agreement between us and nothin herein is to be construed as limiting any of those other rights.

5. INDEMNITY

I hereby irrevocably and unconditionally undertake to fully indemnify OCBC and all its employees, nominees, directors and agents and hold you harmless against all losses, damages, liabilities costs and expenses which you may suffer or incur (including legal costs on a full indemnity basis) as a result of you acting or carrying out, delaying in acting or carrying out or failing to act or carry out any instructions pursuant to these Terms and Conditions.

6. USE OF AGENTS

I agree that OCBC may use any agent, contractor or correspondent as it may deem fit to carry out or procure any of the matters or transactions under this application and OCBC shall not be liable for any act, omission, neglect or wilful default of such agent, contractor and/or correspondent.

7. JURISDICTION/GOVERNING LAW/THIRD PARTY RIGHTS

These terms and conditions shall be governed by the laws of Singapore. I hereby irrevocably submit to the non-exclusive jurisdiction of the courts of Singapore. A person who is not a party to these terms and conditions has no right under the Contracts (Rights of Third Parties) Act Cap 53B to enforce any terms and conditions. Notwithstanding any term herein the consent of any third party is not required for any subsequent amendments or changes to these Terms and Conditions.

TERMS AND CONDITIONS GOVERNING S\$50 CASH REWARDS PROMOTION

* The S\$50 Cash Reward promotion is only limited to "Credit Your Pay" applications. The Cash Reward will be credited to your salary crediting FRANK Account within 2 months via GIRO after your first monthly salary is credited to your FRANK Account. Only FRANK customers are eligible and a minimum monthly salary of S\$1400 nett per transaction is required to be eligible for the promotion. The promotion is valid till 31 December 2013. First monthly salary must be credited to the FRANK Account by 31 December 2013. This promotion is limited to one Cash Reward per customer. The eligibility of each customer to receive a Cash Reward shall be determined at the absolute discretion of OCBC Bank. The Cash Reward is not transferrable or exchangeable for other items. OCBC Bank reserves the right to replace the Cash Reward with any item of similar value. OCBC Bank reserves the right to waive / vary / amend any of these terms and conditions without notice. The decision of OCBC Bank on all matters relating to the promotion shall be final and binding on all participants.

TERMS AND CONDITIONS GOVERNING FRANK DEBIT CARD AND REPLACEMENT

General

- I agree to and shall abide by all terms and conditions governing card replacement ("Card Replacement") set out below.
- I shall not duplicate or distribute any card designs (including logos) without the prior written consent of OCBC Bank, regardless of whether such card designs are currently in circulation or public domain.
- I agree that OCBC Bank shall not be responsible or liable for and agree to absolve OCBC Bank from all responsibilities or liabilities arising out of or in connection with any card design, including but not limited to that related to picture quality, third party's claims and errors and/or inconsistencies between the picture designs displayed at the store, online and other forms or means in any manner.
- I accept that OCBC Bank may terminate, discontinue or withdraw the use or availability of any card designs at any time without notice to me.
- I agree to pay OCBC Bank the prevailing card design fee for any card design selected by me whenever I apply for or replace any card and this includes any similar card designs previously selected and paid by me. I agree that the card design fee may be paid by debiting any of my accounts with OCBC Bank or other means as the Bank may agree.
- I accept that OCBC Bank may vary the card design fee of any card at any time and from time to time and will not refund nor return the difference between the card design fee previously paid by me and the revised card design fee.
- I accept that OCBC Bank reserves the right to select any card design for me in the event that a card design is not selected, indicated or stated clearly in my application form, replacement form or card design request form.
- I agree that the card design fee paid by me will not be refunded nor be used to pay for a similar or different card design selected by me when I replace my card for any reason whatsoever.
- I accept that my existing card will be terminated by OCBC Bank if I change or replace the card design on my card to or with another design. I agree to surrender my existing card to OCBC Bank for cancellation when I submit my application to change or replace the card design.

I HEREBY IRREVOCABLY AND UNCONDITIONALLY:

- confirm that I have read, understood and agreed to be bound by the terms and conditions set out in this application form;
- represent and warrant that all information provided by me in this application is true and complete and undertake to notify OCBC Bank 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 Bank 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;
- consent for OCBC Bank to disclose any information whatsoever relating to me 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. 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 creditworthiness or for other purpose whatsoever; and
- agree that OCBC Bank has the absolute discretion to decline my application for a FRANK Debit Card and/or FRANK Account without giving any reason and to retain the documents submitted as property of OCBC Bank.

Terms and Conditions for NETS FlashPay for FRANK Debit Card

I acknowledge that the card comes with a NETS FlashPay stored value facility held and operated by Network for Electronic Transfers (Singapore) Pte Ltd. I give you my permission to share information about me or my account as you consider appropriate to NETS or other persons as may be necessary for the usage of the stored value facility.

By applying for this card, I agree to, and will use the card according to, the terms of 'NETS Terms and Conditions Governing the Use of NETS FlashPay' (available at www.netsflashpay.com.sg).

DECLARATION AND AGREEMENT FOR FRANK CREDIT CARD

By signing this application, I confirm that:

- I understand that I am applying for the FRANK by OCBC credit card and that I may only use the card if you approve my application.
- I agree to and accept, and will use the card in accordance with the Terms and conditions of the OCBC Cardmembers Agreement, Terms and conditions for NETS FlashPay, Terms and conditions for balance transfer, Terms and conditions for balance transfer and Terms and conditions for the FRANK Cash Rebates Rewards Programme.
- I agree to receive and accept electronic statements for the credit card in accordance with the OCBC Terms and Conditions Governing Electronic Statements.
- I am aware that the Cardmember's Agreement and Terms and Conditions Governing Electronic Statements are available for viewing at www.ocbc.com/tandc and I agree to and accept the above agreements and terms and conditions, including any amendments and additions you may make to these from time to time.
- I understand that only the principal applicant of the credit card will have phone and internet banking access to the card.
- I agree that the principal cardmember is responsible for all liabilities relating to the principal card and all supplementary cards (including all liabilities relating to goods and services, cash advances, annual fees and all other fees and charges). Each supplementary cardmember is also responsible for all liabilities for their supplementary card (including all liabilities relating to goods and services and cash advances).
- I agree that you can contact me in any way you consider appropriate, using the contact details I have provided here or which I may give you from time to time, to tell me about any promotions related to you. I authorize you to accept and act on all communications or instructions you receive from me by electronic mail or SMS in connection with these promotions and that you will not be liable if you act on these instructions in good faith.
- I will not duplicate or distribute any card designs (including logos) without your written consent.
- I agree that you are not responsible for any claims, liabilities or issues with the printed card design, including any third party claims.
- I accept that you may terminate, discontinue or withdraw any card design at any time without notice.
- I agree to pay you the fee for any card design I have selected, whether for a new or a replacement card. I agree that the card design fee paid by me will not be refunded nor be used to pay for a similar or different card design selected by me when I replace my card for any reason.
- I accept that you may change card design fees from time to time and you do not have to refund or return any difference to me between what I paid and the new fee.
- I accept that you may select an image for me without notifying me if I have not selected or clearly indicated a card design that I want.

Terms and Conditions for NETS FlashPay for FRANK Credit Card

I acknowledge that the card comes with the NETS FlashPay stored value facility held and operated by Network for Electronic Transfers (Singapore) Ptd Ltd. I give you my permission to share information about me or my account as you consider appropriate to NETS or other persons as may be necessary for the usage of the stored value facility.

By applying for this card, I have agreed to be registered to the NETS FlashPay Auto Top up (ATU) facility. The NETS FlashPay ATU facility will automatically top up the card value when there is an insufficient value on my card when making payment transactions for MRT/LRT fare, SMRT/SBS Buses fare, ERP and EPS (CEPAS enabled car parks only). You will charge the Auto Top Up amount to the Credit Card, when the top-up is performed at a later date. The automatic top-up value is set at \$50 and may not be changed.

I agree to, and will use the card according to, the terms of "NETS Terms and Conditions Governing the Use of NETS FlashPay" and "NETS' Terms and Conditions Governing the Use of the NETS ATU Facility for the Bank Scheme Card" (available at www.netsflashpay.com.sg).

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

BUSINESS REPLY ENVELOPE
PERMIT NO. 01808



OVERSEA-CHINESE BANKING CORPORATION LIMITED
FRANK DEBIT CARDS
ROBINSON ROAD P.O. BOX 1386
SINGAPORE 902736

HAVE YOU:

- ✓ Signed the application form?
- ✓ Filled in ALL fields in the application form?
- ✓ Attached ALL the relevant documents?