

FRANK

BY OCBC

VivoCity (No counter service)
1 HarbourFront Walk
#01-160 VivoCity
Singapore 098585

SMU
70 Stamford Road
#B1-43 Singapore Management University
(Li Ka Shing Library)
Singapore 178901

NTU
50 Nanyang Avenue
NS3 01-01
Academic Complex North
Nanyang Technological University
Singapore 639798

Singapore Polytechnic
500 Dover Road
Singapore Polytechnic Foodcourt 5 (FC512)
Singapore 139651

Customer Service Hotline
1800 438 6088

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

BUSINESS REPLY SERVICE
PERMIT NO. 07780



OVERSEA-CHINESE BANKING CORPORATION LIMITED
FRANK by OCBC
63 CHULIA STREET #08-00
OCBC CENTRE EAST
SINGAPORE 049514

REMINDER!

- ✓ Have you signed the application form?
- ✓ Have you filled in ALL fields in the application form?
- ✓ Have you attached ALL the relevant documents?

FRANK

BY OCBC

CREDIT YOUR PAY

APPLICATION FORM



Sign up and get a
FREE S\$50
WARDROBE voucher!

- Topshop
- Topman
- Miss Selfridge
- Dorothy Perkins
- Ben Sherman

CREDIT YOUR PAY & GIRO APPLICATION FORM

APPLICATION REQUIREMENTS AND MANDATORY DOCUMENTS

- Applicant must be 18 years of age and above.
- Documents required for new Salary Crediting Account application:
 - For Singaporean:** NRIC (front & back)
 - For Foreigner:** Passport **AND** Employment Pass (front & back)
 - For non-OCBC deposit customers**, any 1 of the following documents, which has to be the **latest original** document reflecting the same name and address indicated in this application form:
 - Telephone bill generated by SingTel, M1 or StarHub; **OR**
 - Any bank statement (savings, checking, credit card or personal credit statements)

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.

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 OCBC Group, subject to any mandatory disclosure required by relevant regulatory authorities.

SECTION A – APPLICATION DETAILS (MANDATORY)

Application for (please tick one)	Complete section
<input type="checkbox"/> Credit your pay	A, B, C & E
<input type="checkbox"/> GIRO only	A, B, D & E
<input type="checkbox"/> Credit your pay & GIRO	All

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

NRIC/Passport No. (if Foreigner) _____

Home Tel. _____

Mobile Tel. _____

Office Tel. _____

Employer Name: _____

SECTION B – CREDIT YOUR PAY OR GIRO TO EXISTING OCBC ACCOUNT

(Please skip this section and proceed to Section C if you are applying for a new Account)

Your existing OCBC Account No. to be nominated for crediting your pay and/or GIRO application.

SECTION C – APPLYING FOR A NEW ACCOUNT TO CREDIT YOUR PAY

Your choice of account (please tick only one):

- FRANK Account**
(Monthly service fee of S\$2.00 if monthly average balance is below S\$1,000. Service fee is waived if you are below 26 years of age. No initial deposit is required.)
- EasiSave Account (comes with cheque book)**
(Monthly service fee of S\$7.50 if monthly average balance is below S\$3,000. Service fee will be waived for first 6 months. No initial deposit is required and cheque book will be free.)

Add-on service(s) for this new account

- Internet and Mobile Banking**
(you will be prompted to select your 2-Factor Authentication (2FA) Token upon your first login)
- Phone Banking (Interactive Voice Response System)**
Note: If you select any of the services above, you will be issued with User ID and PIN(s) if you currently do not have access to these services.
- Electronic Statements (Internet Banking is required)**
Note: For FRANK Account, it will be automatic enrolment into the OCBC Online Banking as only eStatements are available.

OCBC ATM Card

- Link this new account to your existing ATM Card
- Apply for a new ATM Card (Only applicable if you do not have an existing OCBC ATM Card)
- Allow overseas ATM withdrawal Yes No

Name to Appear on Card

(must be similar to your identification documents; max. 19 characters inclusive of spaces)

ADDITIONAL INFORMATION REQUIRED FOR NEW ACCOUNT

Nationality _____

Singapore PR Yes No Gender M F

Date of Birth Age

Occupation: _____

Nature of Industry (if self-employed): _____

Marital Status Married Single Others

Email Address: _____

Please do not give a P.O. Box, V Box or Foreign Address.

Home Address

House/Blk No. _____ Unit No.# _____ - _____

Street _____

Building Name _____

Postal Code _____

Mailing Address (if different from Home Address)

House/Blk No. _____ Unit No.# _____ - _____

Street _____

Building Name _____

Postal Code _____

SECTION D – GIRO APPLICATION

I hereby authorise the following Billing Organisations(s) to debit my account for payment of my bill.

Name of Billing Organisation	Customer's BO Ref No	Reference Number Code
1) M1 Ltd		Account No. as shown on the M1 bill statement
2) Singapore Telecommunications Ltd		Account No. as shown at the top of the SingTel bill statement
3) StarHub Ltd (Mobile, IDD, Digital Voice & Data)		Payment Code can be found on the top right hand corner of the bill
4) SP Services Ltd		10-digit Account No. as shown on the SP Services bill statement

Please check with the respective Billing Organisations as to their terms for GIRO arrangement.

SECTION E – DECLARATION AND AGREEMENT

Salary Credit (Credit your pay)

- I have read and agree to be bound by the Terms and Conditions Governing Deposit Accounts and where applicable the Terms and Conditions Governing FRANK Salary Crediting Promotion, the Terms and Conditions Governing Electronic Banking Services (Personal), and the Terms and Conditions Governing OCBC Electronic Statements as may be amended by OCBC Bank from time to time (which are available for viewing at www.ocbc.com/tandc or any OCBC branch). I consent to the disclosures as provided therein.
- I acknowledge and agree that you shall be entitled to rely on my declarations below on the beneficial ownership and purpose of the FRANK Account / OCBC EasiSave Account:
I hereby declare and confirm that unless otherwise indicated below, I am the beneficial owner and ultimately own or have effective control of this FRANK Account / OCBC EasiSave Account. The FRANK Account / OCBC EasiSave Account is to be used for saving / transaction purposes.
 I am not the beneficial owner(s) and do not ultimately own or have effective control of this FRANK Account / OCBC EasiSave Account. I understand and agree that I am required to proceed to any OCBC branch, together with this application form and the beneficial owner's NRIC / Passport and information on beneficial owner's occupation, in order to apply for this FRANK Account / OCBC EasiSave Account.
- I have no existing arrangements for salary crediting to any of my OCBC Accounts.
- I confirm that any funds and assets I place with FRANK Account/ OCBC Easisave Account/ any other OCBC 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 will inform my human resource department that my salary is to be credited into my new/nominated FRANK Account/ OCBC EasiSave Account/ any other OCBC Account via Giro.
- I declare that the information given by me is correct.

GIRO Arrangement

- I instruct and autorise OCBC Bank to process the Billing Organisation(s) instruction to debit my account.
- I agree and confirm that OCBC Bank is entitled to reject the Billing Organisation(s) debit instructions if my account does not have sufficient funds and charge me a fee for this. OCBC Bank may also at its discretion allow the debit even if this results in an overdraft or the account and impose charges accordingly.
- I agree and confirm that the authorisation will remain in force until terminated by OCBC Bank's written notice sent to my address last known to OCBC Bank or upon receipt by OCBC Bank of my written revocation through the relevant Billing Organisation(s).
- I consent to disclose such information or any part thereof to any person and any organisation as may be necessary to facilitate this GIRO arrangement.
- Please allow at least 4 weeks for the processing of your application.
- This GIRO set-up is subject to approval being obtained from the respective Billing Organisation(s). I will continue to pay my bills to the various Billing Organisations until my bill is debited from by OCBC account.
- If my payments are currently made pursuant to an existing GIRO arrangement with another bank, then that GIRO arrangement will be terminated upon effecting this GIRO arrangement.
- OCBC Bank shall not be liable for any loss or damage due to any failure to accept or act on, or for errors or delays or defaults of any kind in accepting, or acting on, any instruction given by you or any person to debit or credit any amount in connection with or pursuant to Interbank GIRO arrangement, or any failure to terminate any existing GIRO arrangement with any other bank, or in respect of any claims made against you by any person in relation thereto.



Signature _____

Date _____

FOR BANK USE ONLY

OCBC Account No.:	Date:
Verified By:	Approved By:

U1: Age 16–25 U2: Age 26 above

ES - Service Charge waived 6 mths, Monthly Fee and Waive Fee Method waived permanently

Source Code
FSCHM 02/2012

TERMS AND CONDITIONS

* The S\$50 Wardrobe Vouchers promotion is only limited to "Credit Your Pay" applications. Vouchers are redeemable at Topshop, Topman, Miss Selfridge, Dorothy Perkins and Ben Sherman stores. Only FRANK customers are eligible and a minimum monthly salary of S\$1400 nett per transaction is required. The Wardrobe vouchers promotion is valid till 31 October 2012 or while stocks last, whichever is earlier. Upon approval, redemption letter will be sent within 6 weeks to successful applicants for collection at the FRANK stores. This offer is limited to one voucher per customer. The eligibility of each customer to receive a voucher and the type of voucher received shall be determined at the absolute discretion of OCBC Bank. The voucher is not exchangeable for cash or other items. OCBC Bank reserves the right at its sole and absolute discretion to replace the voucher with any item(s) of similar value. OCBC Bank shall not be responsible for the quality, merchantability or the fitness for any purpose or any other aspect of any gift. Notwithstanding anything herein, OCBC Bank shall not at any time be responsible or held liable for any defect or malfunction in any gift, and / or for any loss, injury, damage or harm suffered or incurred by or in connection with the use of any gift by any person. 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 this offer shall be final and binding.