

All information is required unless stated and must be English or Pinyin.

▶ Please tick one I am a NTU NIE Student

1 Your details

Personal details

Name ▶ *As in NRIC / Passport* ▶ Please tick one Mr Ms Mrs Mdm

NRIC / Passport no. ▶ *If foreigner* Country of issue

Nationality Singapore PR? Marital status
 Yes No

Date of birth ▶ *DD / MM / YY* Gender Occupation
 / / M F

Mother's maiden name ▶ *for verification purposes*

Contact details

Singapore residential address *use this as my Singapore mailing address*

Postal code

Optional ▶ Singapore mailing address

Postal code

Overseas address ▶ *compulsory for foreigners (written in English or Pinyin only)*

Postal code

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

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

Overseas mobile number ▶ *+(country code) - (area code, for non SG number) - (contact number)*

Overseas home number ▶ *if any*

Email

Education details

I am a Full-time Undergraduate Full-time Postgraduate
 Part-time Undergraduate Part-time Postgraduate

Faculty

What course?

Matriculation Number Length of course Which year of study are you in now?
 years Freshman Year 2 Year 3 Year 4

Financial details

Do you have an existing Tuition Fee Loan? ▶ Yes No

If "Yes", which type?

Undergraduate - OCBC Bank Postgraduate - OCBC Bank Polytechnic - DBS Bank
 Undergraduate - DBS Bank Postgraduate - DBS Bank

2 Guarantor details

Personal details

Relationship to applicant Parent/child Sibling Friend Others _____

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

NRIC / Passport no. _____ Country of issue _____ Nationality _____

Date of birth ▶ *DD/MM/YY* _____ Marital status
_____/_____/_____ Single Married

Highest education level
 Primary Secondary Diploma Degree Masters & above
 Others _____

Contact details

Singapore residential address *use this as my Singapore mailing address*

Postal code _____

Optional ▶ Singapore mailing address

Postal code _____

Overseas address ▶ *compulsory for foreigners (written in English or Pinyin only)*

Postal code _____

Mobile number ▶ *+(country code) - (area code, for non SG number) - (contact number)*
+ _____ - _____ - _____

Home number ▶ *+(country code) - (area code, for non SG number) - (contact number)*
+ _____ - _____ - _____

Office number ▶ *+(country code) - (area code, for non SG number) - (contact number)*
+ _____ - _____ - _____

Email

Occupation details

Occupation _____ Length of employment _____ years

Name of company

Company address

Financing details

Are you a guarantor for any other loan?
Borrower's name _____ From which bank? _____

Type of Loan (eg. Auto Loan, Home Loan) _____ Amount _____ SGD

3 How much do you want to borrow?

Max 90% (based on a Singapore citizen's tuition fees) or amount payable for the remaining course of study, whichever is lower

- ▶ Loan to take effect from Special Term AY2016-17 Semester 1 AY2016-17 Semester 2 AY2016-17
 Semester 1 AY2017-18 Semester 2 AY2017-18 Others: _____

Percentage (tick one only)	OR	Fixed amount
<input type="checkbox"/> Maximum allowable <input type="checkbox"/> 80% <input type="checkbox"/> 50% <input type="checkbox"/> 30%		_____ SGD per semester for _____ years (2 semesters per year) <i>Subject to max 90% (based on a Singapore citizen's tuition fees) or amount payable for the remaining course of study, whichever is lower</i>

4 Do you want to repay with FRANK Account*?

I want to open a FRANK Account

FRANK Account comes with a complimentary FRANK Debit Card- you need to fill in a couple of details.

Declaration when you open a new account

- ▶ 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 own or have effective control of the account. (Please proceed to an OCBC Branch to open your account.)

Country of birth

▶ Please furnish the relevant documents³ if you are born in U.S. but no longer a U.S. Tax Resident

Indicate your country(s) of Tax Residence¹

<input type="checkbox"/> Singapore	Taxpayer Identification No. (TIN)/ Social Security No. (SSN)	_____
<input type="checkbox"/> United States of America ²	_____	_____
<input type="checkbox"/> Other countries		
Country _____	TIN _____	Country _____
TIN _____		TIN _____
If TIN is not available, select a reason	<input type="checkbox"/> TIN not issued by county <input type="checkbox"/> TIN not required by county <input type="checkbox"/> I am unable to obtain TIN ▶ provide reason _____	If TIN is not available, select a reason <input type="checkbox"/> TIN not issued by county <input type="checkbox"/> TIN not required by county <input type="checkbox"/> I am unable to obtain TIN ▶ provide reason _____

¹ Tax residency is defined by each country's local tax laws. This may be dependent on factors including, but not limited to, nationality, physical presence, employment and place of abode. Guidance on tax residency is also available at the following link: <https://www.oecd.org/tax/automatic-exchange/crs-implementation-and-assistance/tax-residency/>

² Definition of a U.S. Tax Resident:
 • A citizen or permanent resident of the United States (e.g. 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).

³ 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)

FRANK card details

Name to appear on card
 ▶ must be similar to your identity documents; max 19 characters inclusive space

Choose your complimentary card design ▶ eg MOV0001
 D C

Visit FRANKBYOCBC.com for list of card design IDs. If no card design is indicated, we will issue you with default design (TEX0012).

*Upon graduation, you will receive a form to confirm your repayment methods. (Please omit section 4 if you do not wish to open a FRANK Account)

5 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) – as well as their agents and authorised service providers – to collect, use and disclose my personal data, and to share this data with their business partners for marketing and promotional purposes. These purposes include the "Additional Purposes" set out in the OCBC Data Protection Policy, available at www.ocbc.com/policies or any OCBC Bank branch.

For avoidance of doubt, I am also aware that the above consent overrides any earlier withdrawal of such consent; should I wish to withdraw my consent later, I shall use the form available at www.ocbc.com/consent-withdrawal-form or 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.

Please tick the appropriate box if you agree to the preceding statement

- Applicant Guarantor

6 Declaration and agreement

(a) I/We have read, understood and agree with the Declaration and Agreement as stated on back.

(b) I/We further agree and consent to the terms of OCBC Bank's

(i) Data Protection Policy, (ii) FATCA Policy and (iii) CRS Policy, available at www.ocbc.com/policies or upon request, which may require the reporting of information supplied by me to relevant tax authorities.

Please sign within the boxes below as you would for all existing / future transactions and in the presence of a branch officer.

Applicant
Name

Date of Acceptance ▶ DD / MM / YY

Guarantor
Name

Date of Acceptance ▶ DD / MM / YY

For bank's use

For Branch use	
New FRANK account number:	_____
Bank stamp:	_____
Bank staff signature, name & ID:	_____
Date:	_____
Verified by	Checked by
Source code: FTFL03	Staff ID

For Loan operation use

Name & signature of loan operations bank officer/ date

Declaration and agreement by borrower/applicant

Tuition Fee Loan

I wish to apply for the Tuition Fee Loan from OCBC Bank (the "Bank") on behalf of Nanyang Technological University (NTU) In consideration of the Bank agreeing to grant me the Tuition Fee Loan on behalf of NTU at my request, I hereby:

- i) agree to and accept the Terms and Conditions relating to the Tuition Fee Loans Scheme for NTU (the "Standard Terms and Conditions") which are available at www.FRANKbyocbc.com and at any OCBC branch, as the same may be amended from time to time. I agree and acknowledge that the Tuition Fee Loan will be granted to me on behalf of NTU in accordance with the Standard Terms and Conditions.
- ii) confirm that all the information I have provided is true, accurate and complete and I have not withheld any information. I undertake to keep the Bank informed in writing within 30 days of any changes in circumstances that may cause any of the information in this application to become incorrect or incomplete and also undertake to provide any other additional information as may be required by the Bank and/or applicable law.
- iii) expressly and irrevocably permit and authorise the Bank and the Bank's officers to disclose, reveal and divulge any and all information and particulars relating to and in connection with me, any and all of my accounts with the Bank (whether held alone or jointly), any transaction or dealings between me and/or NTU and the Bank, my credit standing and financial position, this application and/or any facilities granted to me by the Bank and/or NTU to any person at any time and from time to time, including, but not limited to NTU, any of my guarantor and/or surety, any person who is jointly or jointly and severally liable or indebted to the Bank with me, any of the Bank's subsidiaries, branches, agents, correspondents, agencies or representative offices, any governmental agencies and authorities in Singapore and elsewhere, any person to whom such disclosure is permitted or required by any statutory provision or by law, any credit bureau of which the Bank is a member, any other member(s) and/or compliance committee of such credit bureau and/or any of the Bank's potential assignees or transferees.
- iv) consent to the collection, use, disclosure and processing of my personal data relating to and in connection with me (whether contained in this application or otherwise), any and all information and particulars of my accounts/facilities with the Bank (whether held alone or jointly), any transactions or dealings between me and/or NTU and the Bank, my credit standing and financial position, in accordance with the terms & conditions governing this TFL Agreement and the Bank's Data Protection Policy, as may be amended by the Bank from time to time.
- v) confirm that with respect to any personal data of the Beneficial Owner disclosed to OCBC Bank, its related corporations and/or their respective business partners and agents, the Beneficial Owner has agreed and consented to the terms of OCBC Bank's (i) Data Protection Policy, (ii) FATCA Policy and (iii) CRS Policy, available at www.ocbc.com/policies or upon request, which may require the reporting of information supplied by me to relevant tax authorities.

FRANK Account and Debit Card

(A) 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 enrollment 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 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.

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.

(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 at FRANKbyOCBC.com) and the OCBC Terms and Conditions Governing Electronic Banking Services (Personal). 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, Terms and Conditions Governing Card Replacement and Terms and Conditions Governing NETS FlashPay which is available at FRANKbyOCBC.com.

(C) I further declare as follows:

- i) I agree and consent to the terms of OCBC Bank's (i) Data Protection Policy, (ii) FATCA Policy and (iii) CRS Policy, available at www.ocbc.com/policies or upon request, which may require the reporting of information supplied by me to relevant tax authorities.
- ii) I confirm that all the information I have provided is true, accurate and complete and I have not withheld any information. I undertake to keep OCBC Bank informed in writing within 30 days of any changes in circumstances that may cause any of the information in this application to become incorrect or incomplete and also undertake to provide any other additional information as may be required by OCBC Bank and/or applicable law.
- iii) I confirm that with respect to any personal data of the Beneficial Owner disclosed to OCBC Bank, its related corporations and/or their respective business partners and agents, the Beneficial Owner has agreed and consented to the terms of OCBC Bank's (i) Data Protection Policy, (ii) FATCA Policy and (iii) CRS Policy, available at www.ocbc.com/policies or upon request, which may require the reporting of information supplied by me to relevant tax authorities.

Declaration and agreement by guarantor

Tuition Fee Loan

In consideration of Nanyang Technological University (NTU) agreeing to my request to grant the Tuition Fee Loan to the above named Borrower on the terms and conditions stated in the Standard Terms and Conditions, I hereby irrevocably and unconditionally guarantee as principal debtor and not as surety only, the payment on demand of all sums of money which may from time to time be due and owing by the Borrower in respect of the Tuition Fee Loan or any increase or variation in the amount thereof (including without limitation, interest and default interest). This guarantee shall be a continuing security to NTU notwithstanding any indulgence given by NTU to the Borrower or the death, insanity, bankruptcy or other disability or personal incapacity of the Borrower or of myself, and my liability shall not be abrogated or affected by reason of the fact that the transaction affecting the sums of money hereby secured is void, voidable or unenforceable for any reason whatsoever. For the avoidance of doubt, I confirm that legal action in respect of the Tuition Fee Loan need not first be commenced against the Borrower prior to commencing legal action against me in respect of my guarantee.

I hereby:

- i) agree to and acknowledge that the Tuition Fee Loan will be granted to the Borrower on behalf of NTU in accordance with the Standard Terms and Conditions which are available at www.FRANKbyocbc.com and at any OCBC branch, as the same may be amended from time to time.
- ii) confirm that all the information I have provided is true, accurate and complete and I have not withheld any information. I undertake to keep the Bank informed in writing within 30 days of any changes in circumstances that may cause any of the information in this application to become incorrect or incomplete and also undertake to provide any other additional information as may be required by the Bank and/or applicable law.
- iii) expressly and irrevocably permit and authorise the Bank and the Bank's officers to disclose, reveal and divulge any and all information and particulars relating to and in connection with me, any and all of my accounts with the Bank (whether held alone or jointly), any transaction or dealings between me and/or NTU and the Bank, my credit standing and financial position, and/or the guarantee to any person at any time and from time to time, including, but not limited to NTU, any person who is jointly or jointly and severally liable or indebted to the Bank with me and/or the Borrower, any of the Bank's subsidiaries, branches, agents, correspondents, agencies or representative offices, any governmental agencies and authorities in Singapore and elsewhere, any person to whom such disclosure is permitted or required by statutory provision or by law, any credit bureau of which the Bank is a member, any other member(s) and/or compliance committee of such credit bureau and/or any of the Bank's potential assignees or transferees.
- iv) consent to the collection, use, disclosure and processing of my personal data relating to and in connection with me (whether contained in this application or otherwise), any and all information and particulars of my accounts/facilities with the Bank (whether held alone or jointly), any transactions or dealings between me and/or NTU and the Bank, my credit standing and financial position, in accordance with the terms & conditions governing this TFL Agreement and the Bank's Data Protection Policy, as may be amended by the Bank from time to time.

Important Notes

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

Terms & conditions relating to the Tuition Fee Loan Scheme for Nanyang Technological University (NTU)

1 NO MULTIPLE FINANCING

Once the Tuition Fee Loan (The Loan) is granted by any participating bank ("the Bank"), the Borrower shall not make any application for Tuition Fee Loan to any other operating bank during the duration of the course of study.

2 DEATH, INSANITY, BANKRUPTCY OR ANY DISABILITY OF GUARANTOR

In the event of the death, insanity, bankruptcy or any disability of the guarantor during the period before full repayment of the Loan and interest thereon, the Borrower shall inform the Bank immediately of the happening of such event and shall furnish another guarantor in place thereof within one month of such event(s).

3 DISBURSEMENT

The Loan will be credited directly into the Borrower's account with Nanyang Technological University (NTU) on such date(s) and in such amount and manner as shall be specified by NTU.

4 INTEREST COMPUTATION

Interest at the average of the prime rates of the following banks, DBS, OCBC, and UOB, prevailing on the first day of each quarter or such other rate as may be determined from time to time by the Bank will be chargeable on the loan after the release of the final examination result slip as per table below. Interest is computed on a monthly rest basis and based on a 365-day year. In the event that the Borrower leaves NTU without completing his course of study, interest will be chargeable with effect from the first day of the month following such event.

Release of final exam result slip in the month of	Interest commencement date	Release of final exam result slip in the month of	Interest commencement date	Release of final exam result slip in the month of	Interest commencement date
January	1 st March of the same year	May	1 st July of the same year	September	1 st November of the same year
February	1 st April of the same year	June	1 st August of the same year	October	1 st December of the same year
March	1 st May of the same year	July	1 st September of the same year	November	1 st January of the following year
April	1 st June of the same year	August	1 st October of the same year	December	1 st February of the following year

5 VARIATION OF LOAN QUANTUM

In the event that the Borrower does not require any loan for any particular year or wishes to vary the loan quantum, he shall notify the Bank in writing.

6 REPAYMENT

Repayment may be made in one lump sum or by equal monthly instalments comprising both principal and interest and payment of the lump sum or equal monthly instalment shall be made not later than 2 years from the date that interest is first chargeable on the Loan or upon securing employment, whichever is earlier, and thereafter payment of monthly instalments shall be made on the 1st day of each month. The minimum amount repayable is \$100 per month and the repayment period may be extended up to a maximum of 20 years. Any amount which remains outstanding thereafter shall become immediately due and payable.

In the event that the Borrower leaves NTU without completing his course of study the Loan outstanding shall become immediately due and payable, subject to the Bank's right to exercise its option to allow such repayment by monthly instalments on such terms and conditions as it deems fit.

7 FEES PAYABLE

The Borrower shall pay:-

7.1 All costs, fees, expenses and other charges legal or otherwise including stamp duty incurred in the preparation and execution of any document(s) required by the Bank under the provisions hereof.

7.2 All legal fees as between solicitors and client and other costs and disbursements in connection with demanding and enforcing payment of monies due hereunder and/or any of the covenants, undertakings, stipulations, terms and conditions contained herein.

and the Bank reserves the right to debit the Borrower's account with the same.

8 DEFAULT OF LOAN

The Loan and interest thereon or any part thereof for the time being outstanding and unpaid and all other charges and monies payable hereunder shall on demand become due and payable by the Borrower in any of the following events of default:-

8.1 If the Borrower defaults in the payment of any of the instalments of the Loan and interest thereon or any part thereof on the due date or dates or in the payment of any other monies hereby covenanted to be paid.

8.2 If the Borrower commits or threatens to commit a breach of any of the covenants, undertakings, stipulations, terms and conditions contained herein.

8.3 If the Borrower shall enter into any arrangement or composition for the benefit of creditors or shall have a receiving or adjudication order made against him.

8.4 If a situation has arisen or there has been a material change in the circumstances of the Borrower which in the opinion of the Bank will affect the Borrower's ability to repay the Loan and interest thereon or will make it improbable for the Borrower to observe and perform his obligation hereunder.

8.5 If the Borrower fails to furnish another guarantor as required in condition 2 within one month of the death, insanity, bankruptcy or disability of the guarantor or such longer period as the Bank may allow.

9 ADDITIONAL INTEREST

In the event of default by the Borrower to pay the Loan or any part thereof on the due date or dates, then, and without prejudice to the remedies of the Bank and hereunder, the Borrower shall pay additional interest at the rate of 1% per month or at such other rate(s) as the Bank may determine from time to time for the late payment of each instalment. When the loan and interest thereon and all monies payable hereunder become due and payable by the Borrower in the event of his default and upon demand by the Bank the Borrower shall pay to the Bank additional interest at the rate of 1% per month or at such other rate(s) as the Bank may determine from time to time on the outstanding loan, interest (inclusive of additional interest aforesaid) and other monies due and owing to the Bank until the date of full settlement.

10 RIGHT OF SET-OFF

In addition to any remedies, lien, right of set-off or other rights which the Bank may have by law and hereunder, the Bank shall be entitled at any time and without notice to the Borrower or the Guarantor to combine or consolidate all or any of the Borrower's account(s) and/or Guarantor's account(s) with the Bank anywhere or set-off or transfer any sum or sums standing in one or more of such accounts in or towards satisfaction of all or any of the monies and liabilities due by the Borrower hereunder.

11 INDULGENCE GRANTED

No neglect, delay or forbearance of the Bank to require or enforce payment of any monies hereunder or to require or enforce the performance or observance of any covenant hereunder nor the granting of any time by the Bank to the Borrower shall in any way prejudice or affect any of the rights, powers or remedies of the Bank, nor will the Bank's right be prejudiced or waived in respect of any other or subsequent breach of any of the covenants, undertakings, stipulations, terms and conditions by the Borrower aforesaid.

12 STATEMENT OF INDEBTEDNESS

A statement or certificate signed by the Manager, Accountant or any other authorised officer of the Bank as to the monies and liabilities for the time being due to or incurred by the Bank shall subject only to computation and/or clerical mistakes be final and conclusive and be binding on the Borrower.

13 NOTICE OF DEMAND

Any demand for payment of monies or any other demand or notice hereunder may be made by the Manager, Accountant, Legal Officer or by any person or firm for the time being acting as solicitor or solicitors for the Bank by letter addressed to the Borrower and sent by post or delivered by the last known address of the Borrower and a notice of demand so given or made shall be deemed to be received on the day it was left at the last known address of the Borrower or the day after which it is posted as the case may be.

14 GOODS AND SERVICES TAX

In the event that any GST or any other taxes, levies or charges whatsoever are now or hereafter required by law to be paid on or in respect of any sums payable to the Bank or any other matters under or relating to the Loan or any security relating to the Loan, the same shall be borne by the Borrower and the Borrower shall pay to the Bank the amount of any such GST or other taxes, levies or charges (or such part thereof which the law does not prohibit the Bank from collecting from the Borrower) on or before the same becomes due under law, in addition to all other sums payable to the Bank in relation to the Loan and the Borrower shall indemnify the Bank against payment thereof.

15 GOVERNING LAW

The terms and conditions herein shall be governed by and construed in accordance with the laws of Singapore and the parties hereto agree to submit to the non-exclusive jurisdiction of the courts of Singapore.

16 GENERAL

16.1 The Borrower shall inform the Bank immediately of any change in the Borrower's or the guarantor's address.

16.2 All references to the Bank herein are in relation to the Bank acting as agent for NTU under the NTU Tuition Fee Loan Scheme.

17 THIRD PARTY CLAUSE

It is hereby expressly declared that none of the terms and/or conditions relating to the Loan shall be enforceable by any third party. In this Clause, the expression "third party" shall mean any person(s) other than:-

- (a) the Borrower
- (b) the Bank and its successors and assigns; and
- (c) NTU and its successors and assigns.

Notwithstanding any terms and/or conditions relating to the Loan, the consent of any third party is not required for any variation (including any release or compromise of any liability) or termination of the Loan.

18 AMENDMENT TO TERMS AND CONDITIONS

18.1 NTU may vary any of these Terms and Conditions at any time but will, in most instances, give the Borrower and/or Guarantor at least 30 days' notice by NTU or the Bank, of any variation which relates to Borrower's and/or Guarantor's liabilities and obligations before such variation takes effect.

18.2 All variation shall take effect and bind the Borrower and Guarantor from the date specified in our notice. The advance notice may be given to the Borrower and Guarantor by post or by exhibiting the variations or a set of the revised Terms and Conditions at any branches of the Bank or via publication through any media. Upon such exhibition or publication, the Borrower and Guarantor shall be deemed to have notice of such variations or amended Terms and Conditions.

18.3 If the Borrower or Guarantor does not accept any variation to these Terms and Conditions, the Borrower shall immediately repay to the Bank all monies owing under the Loan. Where the Borrower continues to use the Loan or if the Loan remains outstanding after such notification, the Borrower or Guarantor shall be deemed to have agreed with and accepted such change(s).

Terms and Conditions governing FRANK Debit Card, Card Replacement and NETS Flashpay

Terms and Condition governing FRANK Debit Card

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.

Terms and Conditions Governing Card Replacement

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:

- i) confirm that I have read, understood and agreed to be bound by the terms and conditions set out in this application form;
- ii) 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;
- iii) confirm that I am not an undischarged bankrupt and there has been no statutory demand served on me;
- iv) 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;
- v) 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
- vi) 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 governing NETS Flashpay

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)

Frank Account with Debit Card

Am I eligible?

You need to be

- 16 years old and above
- Singaporean/ Singapore PRs / Foreigners residing in Singapore
- No minimum income is required

How do I apply?

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

**Singaporean/
Singapore PR**

If you are an existing OCBC customer

- Copy of NRIC (front and back)

If you are NOT an existing OCBC customer

- Copy of NRIC (front and back) **AND**
- Original Singapore phone bill/ bank statement/ utilities bill within last 3 months showing residential address **OR** Income Tax Notice of Assessment

**Foreigner residing
in Singapore**

If you are an existing OCBC customer

- Passport with 6 months validity **AND**
- Valid student/ long term/ employment pass

If you are NOT an existing OCBC customer

- Passport with 6 months validity **AND**
- Valid student/ long term/ employment pass **AND**
- Original Singapore phone bill/ bank statement/ utilities bill within last 3 months showing residential address **OR** Income Tax Notice of Assessment

Submission checklist?

Have you

- Filled in all fields?
- Signed against any alterations?
- Signed in application form?
- Attached copies of required documents?

Fees and charges

Debit card	Annual fee	Waived
	Change of card design	S\$10 - S\$20
	Replace damaged card (without change of card design)	Waived
	Lost card replacement	S\$10 - S\$20
Account	Monthly service fee (for >26 years old) ▶ <i>Waived if below 26 years old</i>	S\$2/mth if account average daily balance falls below \$1000
	Early account closure fee (within 6 months of opening account)	S\$30