

5 Declaration and agreement

By signing this application, I confirm that:

(A) Terms and Conditions for FRANK by OCBC Credit Card

- I understand that I am applying for the FRANK by OCBC credit card and that I may only use the credit card if you approve my application.
- I agree to and accept, and will use the credit card in accordance with the Terms and Conditions of the OCBC Cardmember's Agreement, Terms and Conditions for NETS FlashPay, 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 <http://www.ocbc.com/personal-banking/Cards/cardmembers-agreement.html> and I agree to and accept the above agreement 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 credit card.
- I agree that the principal cardmember is responsible for all liabilities relating to the principal credit card and all supplementary credit 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 credit 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 authorise 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.

(B) Terms and Conditions for NETS FlashPay

- I am aware that the credit 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, other persons as may be necessary for the usage of the stored value facility.
- I agree to be registered to the NETS FlashPay Auto Top up (ATU) facility. The NETS FlashPay ATU facility will automatically top up my 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 credit 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).

(C) Terms and Conditions for the FRANK Cash Rebates Rewards Programme

- I understand the FRANK Cash Rebates Rewards Programme is a unique programme for "FRANK by OCBC" Credit Cardmembers. It allows me to earn 6% cash rebates on my online transactions and NETS FlashPay Auto Top-Up transactions (ATU transactions). I will earn 0.5% cash rebates on all other spends.
- I agree my enjoyment of the FRANK cash rebates shall be governed by the Terms and Conditions for the FRANK Cash Rebates Rewards Programme (available at http://frankbyocbc.com/products_creditcard_tnc.html) and I agree to abide by them.
- Online retail transactions are defined as goods or services I buy via the internet and pay with my FRANK Credit Card. These transactions are excluded from the calculation of cash rebates: purchases made via telephone or mail order, bill payments, recurring payments for mobile, telephone, cable, insurance, utility bills or income tax, donations, payments using internet banking, annual card fees, Instalment Payment Plans, Cashwise facility, Cash Advances and Balance Transfers, goods and services tax and fees and charges such as interest and late payment charges.

Important information to note

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:

- Certificate of Loss of Nationality of the United States; or
- Form I-407 (Abandonment of Lawful Permanent Resident Status)

FRANK Fees and Charges

Annual fee	\$S\$32.10 (2 years waived for Principal and Supplementary Cards). A minimum of \$S\$6,000 annual Visa spend is required for subsequent annual fee waiver.
Interest-free period	24 calendar days from statement date if there is no balance carried forward from the previous statement.
Interest on purchases	24.96% per annum if full payment is not made by payment due date. Minimum charge is \$S\$2.50 per month and is calculated from the transaction date until the date that full payment is made.
Interest on cash advances	28.92% per annum on the amount withdrawn from the transaction date until the date that full payment is made.
Minimum monthly payment	<u>Accounts with Outstanding Amounts within the Credit Limit</u> \$S\$50 or 3% of the Total Balance, whichever is higher, and any overdue amount. <u>Accounts with Outstanding Amounts exceeding the Credit Limit</u> 3% of the Total Balance plus the amount in excess of the Credit Limit and any overdue amount.
Late payment charges	\$S\$60 if the minimum payment is not received by payment due date
Cash advance fee	\$S\$15 or 6% of amount withdrawn, whichever is greater.
Fees for foreign currency transactions	Foreign currency transactions, other than USD transactions, will first be converted to USD before being converted to SGD based on the exchange rates determined by the respective card associations. All foreign currency transactions are subject to a currency conversion charge imposed by the respective card associations and an administrative fee imposed by the Bank amounting to 1% and 1.8% of the foreign currency transaction amount respectively.
Payment hierarchy	<u>OCBC Credit Cards</u> If full payment is not made by payment due date, payment is first applied to the balance that attracts the lowest interest rate.
Lost / stolen card liability	\$100 (For details, refer to clause 9 of ABS' Guide on "What You Should Know About Credit Cards" using the following hyperlink (http://www.abs.org.sg/pdfs/Financial/Consumers_publications/ABS_CreditCards_English.pdf)
FRANK Card Replacement Fee	Card replacement fee is waived for up to 2 replacements within a 12-month period. A \$S\$30 card replacement fee applies from the 3rd replacement onwards.
FRANK Card Design Fee	For change of card design or lost/stolen cards, card design fee of \$S\$10 – \$S\$20 applies. For damaged or faulty card, card design fee is waived if there is no change in card design. Please visit FRANKbyOCBC.com for card design ID and fees.
NETS FlashPay automatic top-up fee	\$S\$50 (top-up value); \$S\$0.25 per automatic top-up (waived till 31 December 2014)
There may be circumstances in which you have to pay other fees. Please refer to the OCBC Cardmember Agreement for full details.	

Note: Your maximum total credit limit with OCBC Bank would be up to 4 times your monthly income or the existing credit limit of your Secured Card(s) (where applicable), regardless of the number of OCBC Credit Cards held by you. This maximum credit limit is a shared limit with all Unsecured Credit Cards and other Unsecured Credit Facilities with OCBC, subject to the Banking (Credit Card and Charge Card) Regulations 2004, and MAS Notice 635 on Unsecured Credit Facilities to Individuals.

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

BUSINESS REPLY ENVELOPE
PERMIT NO. 01808



OVERSEA-CHINESE BANKING CORPORATION LIMITED

FRANK CREDIT 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?

Apply for FRANK Supplementary Card

All information is required unless stated.

A Principal Cardmember may have a maximum of five Supplementary Cardmembers on his Credit Card Account.

IMPORTANT: Minimum qualifying age is 18 years old.

In order for us to process your application, please submit a copy of the following identification documents as applicable to you and tick below:

For Singaporeans and PRs: Copy of Pink/Blue NRIC (front & back)

For Non-Singaporeans: Copy of Passport
 Copy of Dependent Pass, Employment Pass/ Work Permit, Student Pass or Long Term Visit Pass.

1 My personal data (principal cardmember)

(As this is the mode we will be communicating with you, please ensure all fields are accurate and completed)

Mobile

Home Office

Email Address

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

NRIC / Passport No. *if foreigner* Date of birth *D, D / M, M / Y, Y*

Residential Address (Please do not give a P.O. Box or Foreign Address)

House / Blk No. Unit No.# -

Street / Building

Postal Code Years in residence

2 My 1ST supplementary card applicant's details

My FRANK Credit Card Design ID (e.g. CCMOV0001)

Card design fees are waived! *If you do not indicate a card design, the bank will issue with the basic card design (URB003)*

Name as in NRIC/Passport underline surname Dr Mr Mrs Miss Mdm

Name to appear on Card
Must be similar to your identity documents; max. 19 characters inclusive of space

NRIC / Passport No. *if foreigner* Date of birth *D, D / M, M / Y, Y*

FIN No. *mandatory if foreigner* Singapore PR? Yes No

Nationality Gender Male Female

Are you a U.S Tax Resident? No Yes *Taxpayer Identification (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*

Residential address *only if different from Principal Cardmember's (Supplementary card will be sent to Principal Cardmember's mailing address)*

House / Blk No. Unit No.# -

Street / Building

Postal Code Years in residence

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

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

Relationship to Principal Cardmember

Email address

Occupation Tick if self employed Type of Business/Industry

Overseas address *for PR & foreigner only*

Country

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

3 My 2ND supplementary card applicant's details

My FRANK Credit Card Design ID (e.g. CCMOV0001)

Card design fees are waived! *If you do not indicate a card design, the bank will issue with the basic card design (URB003)*

Name as in NRIC/Passport underline surname Dr Mr Mrs Miss Mdm

Name to appear on Card
Must be similar to your identity documents; max. 19 characters inclusive of space

NRIC / Passport No. *if foreigner* Date of birth *D, D / M, M / Y, Y*

FIN No. *mandatory if foreigner* Singapore PR? Yes No

Nationality Gender Male Female

Are you a U.S Tax Resident? No Yes *Taxpayer Identification (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*

Residential address *only if different from Principal Cardmember's (Supplementary card will be sent to Principal Cardmember's mailing address)*

House / Blk No. Unit No.# -

Street / Building

Postal Code Years in residence

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

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

Relationship to Principal Cardmember

Email address

Occupation Tick if self employed Type of Business/Industry

Overseas address *for PR & foreigner only*

Country

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

4 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, please also contact 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.

Principal Cardmember 1st Supplementary Applicant 2nd Supplementary Applicant

5 Declaration and agreement

We, the Principal Cardmember and the proposed Supplementary Cardmember(s), warrant that the above information given by us is true and complete, and undertake to notify OCBC immediately of any change in such information. We irrevocably and unconditionally consent and authorise: (a) you to obtain and verify from such person (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, our employers or relevant officers of our employers and/or any bank or financial institution whether in Singapore (or elsewhere) any information relating to us and/or our account(s) as you deem fit; (b) such person to disclose to you any information sought by you and the disclosure by you of this application and any information whatsoever relating to us as you shall consider appropriate to any such person; and (c) you to communicate with us with respect to this application by electronic mail or any other means you may think appropriate at the respective address(es) set out in this application. We agree to be bound by the same and the amendments and additions hereto. We confirm that we are not undischarged bankrupts and there has been no statutory demand served on me. We irrevocably and unconditionally consent for OCBC Bank to disclose any information whatsoever relating to me/us or my/our account 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, we consent to 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 any other purpose whatsoever. I, the Principal Cardmember, agree to be liable for all goods and services and Cash Advances obtained by use of both the Principal Card and the Supplementary Card. The proposed Supplementary Cardmember agrees to be liable for all goods and services and Cash Advances obtained by use of the Supplementary Card issued to that Supplementary Cardmember. We acknowledge that you reserve the right to decline our application.

We agree that the credit limit assigned to the approved supplementary card(s) will be the same as the respective existing principal card(s).

We 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.

Please sign as you would for all future transactions.

Principal Cardmember Date *D, D / M, M / Y, Y*

1st Supplementary Applicant Date *D, D / M, M / Y, Y*

2nd Supplementary Applicant Date *D, D / M, M / Y, Y*

Source Code
FCCS01