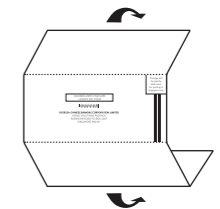




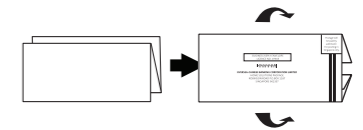
Apply for FRANK Account with Debit Card

e-statement Comes with e-statement and online banking

How to submit this form



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



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



Step 3 Seal the edges with clear tape or staple to secure your documents inside.

Requirements:

- You must be at least 16 years of age. No minimum income required.

BUSINESS REPLY SERVICE
PERMIT NO. 01808



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

Co. Reg. No.: 193200032W Dec 2016

Am I eligible?

You need to be

- 16 years old and above
- Singaporeans / 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
	Overseas ATM Cash Withdrawal Charges	3% of the transaction amount (min. S\$5 and max. S\$20)
	Transactions (including refunds) in Foreign currencies	1.8% administrative + costs of conversion applies
Dynamic Currency Conversion fee	An additional fee will be levied on all Visa and MasterCard transactions effected in Singapore dollars and processed overseas (including online transactions). This includes but is not limited to (i) any Visa or MasterCard retail transaction presented in foreign currency that you choose to pay in Singapore dollars via dynamic currency conversion and (ii) any online retail card transaction charged to your Visa and MasterCard cards on overseas websites in Singapore Dollars. The additional fee charged is 1% on all converted Singapore dollar amounts for each Visa and MasterCard transaction.	
Account	Monthly service fee (for >26 years old) ▶ Waived if below 26 years old	S\$2/mth if account average daily balance falls below S\$1000
	Early account closure fee (within 6 months of opening account)	S\$30

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

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 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 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.

(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), the Terms and Conditions governing the FRANK Debit Card Cashback Programme (available for viewing at FRANKbyOCBC.com/debitcard), and the OCBC Terms and Conditions Governing Electronic Banking Services 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", "Card Replacement" and "NETS FlashPay" found on www.FRANKbyOCBC.com.

(C) 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.

(D) 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.

(E) Where applicable, I confirm that with respect to any personal data of the Beneficial Owner disclosed to OCBC, its related corporations (collectively, the "OCBC Group") and/or their respective business partners and agents (collectively, the "OCBC Representatives"), 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.

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).

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.

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.



All information is required unless stated.

1 Your details

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

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

NRIC / Passport number ▶ if foreigner

Gender M F

Nationality _____ Date of birth ▶ DD/MM/YY _____ / _____ / _____

Singapore PR? Yes No
 Country of birth ▶ *If you are born in U.S. but no longer a U.S. Tax Resident, you need to furnish documents stated on back²*

Mother's maiden name ▶ for verification purpose _____

2 Contact details

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

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

Residential address use this as my mailing address
 ▶ please do not give a P.O. Box or foreign address

 _____ Postal code _____

Optional ▶ Mailing address _____ Postal code _____

Email _____

3 Employment details

Are you self-employed? Yes No

Name of employer _____

How long have you worked here?
 _____ years

Occupation ▶ tick one

Student Technician
 Administrative executive General executive
 IT professional Manager
 Marketing / sales executive Teaching professional
 Company director Others ▶ please specify _____
 Licensed professional / engineer
 Supervisor

Office address use this as my mailing address
 ▶ please do not give a P.O. Box or foreign address
 _____ Postal code _____

Type of business / industry ▶ tick one

Banking / finance / insurance Building & construction
 Government / statutory board Food & beverage
 IT & communications Manufacturing
 Professional firm Retail
 Shipping / transport Trading & general commerce
 Uniform group (Armed forces, Civil defence, Police force) Others ▶ please specify _____

Name of previous employer ▶ (if less than 3 years with current employer)

Length of previous service? _____ years

4 Tax Residency Declaration

▶ We are collecting this information in compliance with the relevant tax regulations. Help us ensure the information is accurate and up to date.

Singapore Taxpayer Identification Number (TIN) _____

United States of America _____

Other countries _____

Country _____ TIN _____

If TIN is not available, TIN not issued by country
 select a reason TIN not required by country
 I am unable to obtain TIN ▶ provide reason _____

Country _____ TIN _____

If TIN is not available, TIN not issued by country
 select a reason TIN not required by country
 I am unable to obtain TIN ▶ provide reason _____

5 Student Details

Name of Institution: _____

Course: _____

Year of Enrollment ▶ MM/YY _____ / _____

Year of Graduation ▶ MM/YY _____ / _____

6 Choose your card design

Card design ID ▶ eg. DC MOV 0001 _____
 D C _____

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 (DC TEX0012).

7 Link your account

▶ for existing OCBC customers only

FRANK Debit Card to be linked to: _____

Passbook Savings Account and PLUS1 Account cannot be linked.

To view pricing guide for OCBC deposit products, please visit www.ocbc.com

Applicable for single accounts and joint-name operated accounts where the account can be operated by a single account holder. Not applicable for joint-name operated accounts where both account holders need to sign to operate account.

8 Declaration on new account opening

▶ a new FRANK Account will be opened for new customers. Please 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.)

9 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 this 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.

10 Declaration and agreement

OCBC Bank will only be able to process completed applications, attached with relevant income and identification documents as stated herein. OCBC Bank reserves the right to decline an application without giving any reason.

By signing below, I confirm that I have read, understood and agreed to be bound by the Declaration and Agreement as stated on back.

Signature ▶ if you are an existing OCBC customer please sign according to your deposit account which the FRANK Debit Card will be linked to

Date ▶ DD/MM/YY _____ / _____ / _____



Verified by	Checked by
Source code	Staff ID

▶ A copy of ID doc is required