

FRANK ACCOUNT AND COMPLIMENTARY FRANK DEBIT CARD APPLICATION FORM

IMPORTANT

- 1. You must be at least 16 years of age. No minimum income is required.
- 2. Please submit the following documents:
- Singaporeans & PR: Copy of NRIC (front and back)
- Foreigners: Copy of Valid Passport and Student Pass, S-Pass or Employment Pass

 Latest original telephone/mobile phone bill, bank statement or Income Tax Notice of Assessment bearing the same name and address as in application form and NRIC. (If you do not have any of the above documents, please visit any OCBC branch with this application form and your NRIC or Passport and Student Pass, S-Pass or Employment Pass

(for foreigners) to submit your application.)

Monthly Service Fee \$\$2 if average monthly balance falls below \$\$1,000

(waived if below 26 years old)

Early Account Closure Fee \$\$30 (within 6 months of opening account)

Please refer to the pricing guide at www.ocbc.com for a list of all applicable fees and charges for OCBC deposit products. OCBC Bank has established two wholly-owned subsidiaries in Singapore and Malaysia to process certains 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 the 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 Refirement Scheme are insured by the Singapore Deposit Insurance Corporation, for up to \$\$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.

COMPLIMENTARY FRANK DEBIT CARD

Annual Fee No annual fee

Replacement Card Fee \$\$20

CREDIT YOUR PAY

Yes, I wish to credit my pay (via Giro) to my FRANK account.

Inform your Human Resource Department of your new FRANK Account number (mailed to you upon approval) for pay crediting. Pay must be credited to the FRANK Account by 31 December 2013.

ALL FIELDS MUST BE COMPLETED FOR IMMEDIATE AND PRIORITY PROCESSING

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ONE TIME FUND TRANSFER (OPTIONAL)

FUND TRANSFER FROM OTHER BANKS TO YOUR NEW FRANK ACCOUNT

Note:

1. The deposit account in another bank must be in your own single name.

2. 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.

| To: OVERSEA-CHINESE BANKING CORPORATION LIMITED Name as in NRIC/Passport (underline surname): NRIC/Passport No. (if foreigner): Home Tel.: Mobile Tel.: Mobile 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 UBB SCB HSBC Others (please state): My Debiting Account Name: (Your debiting account must be in your own single name only) My Debiting Account No: Debiting Amount (S\$): **For thumbprints, please visit the branch of the financial institution/bank with which the debiting account in my Debiting Bank, and credit this amount for my FRANK Account. 1. OCEX Bank may reject or declar moment of the financial institution/bank with which the debiting account in my Debiting Bank, and credit this amount for my FRANK Account. 1. OCEX Bank may reject or declar that: 1. OCEX Bank may reject or declar this amount for my FRANK Account. 1. This cuthorsation will remained by OCEX Bank for the receipt by OCEX Bank for my debiting account will be determined by OCEX Bank in the debit even if this resurdent of the genoment of the properties accounting the determined by OCEX Bank in my debiting account will be determined by OCEX Bank in the my debiting account will be determined by OCEX Bank in the my debiting account will be determined by OCEX Bank in the my debiting account will be determined by OCEX Bank in the world on the remaining force unit terminated by OCEX Bank and the my debiting account will be determined by OCEX Bank in the my additing account will be determined by OCEX Bank and it my additing account will be determined by OCEX Bank and it my additing account will be determined by OCEX Bank and it my additing account will be determined by OCEX Bank and it my additing account will be determined by OCEX Bank and it my additing account will be determined by OCEX Bank and it my additing account will be determined by OCEX Bank | | FOR APPLICANT'S COMPLETION |
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| My Debiting Account Name: (Your debiting account must be in your own single name only) My Debiting Account No.: Debiting Amount (\$\$): (Signature for the Debiting Account) *For thumbprints, please visit the branch of the financial institution/bank with which the debiting account maintained to verify your thumbprint. By signing above, I hereby: a. 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. b. Lacknowledge and agree that: i. OCBC Bank may reject or decline to act on my instruction at any time by notifying me; ii. The Debiting Bank is entitled to reject OCBC's debit instruction if my account does not have sufficient fun and charge me a fee for this. The Debiting Bank may reject or the sine an overdaft on the account and impose charges accordingly; iii. This authorisation will remain in force until terminated by OCBC Bank's written notice sent to my address known to OCBC Bank or upon the receipt by OCBC Bank or my written revocation through OCBC Bank; in the debit account and impose charges accordingly; iv. The deduction date from my debiting account will be determined by OCBC Bank; and v. I confirm that I have read, understood and agreed to be bound by the additional terms and conditions. FOR OCBC BANK'S COMPLETION Bank Branch FRANK A/C to be credited | DBS/POSB | UOB SCB HSBC |
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| Name of Approving Officer | Authorised | d Signatory | Date |

TERMS AND CONDITIONS GOVERNING ONE TIME FUND TRANSFER

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

AUTHORISATION FOR SUBMISSION

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

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. Lagree 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.

DISCLOSURE

I hereby irrevocably authorise OCBC and its officers, employees and agents to give, disclose, divulge or reveal, in any manner howsoever, any customer information (as defined in the Banking Act of Singapore (Cap191) 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 righs of disclosure under and pursuant to (i) the Bankina 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.

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.

JISE 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

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

* 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 \$\$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

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 desians (including logos) without the prior written consent of OCBC Bank, regardless of whether such card designs are currently in circulation or
- 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
- 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 garee 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 gareed 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

I acknowledge that the card comes with a NETS FlashPay stored value facility held and cperated 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)

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

SERVICE **PERMIT NO. 01808 BUSINESS REPLY**

CORPORATION LIMITED BOX 1386 **DEBIT CARDS** o. ۵. **OVERSEA-CHINESE BANKING** ROAD FRANK [

902736 ROBINSON ROAD SINGAPORE

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