

**DECLARATION AND AGREEMENT**

**OCBC CASHFLO MASTERCARD:**

By signing on this application form, I/we understand that I/we am/are applying for the OCBC Cashflo MasterCard (the "Credit Card"). I/We acknowledge that the Credit Card may only be used upon approval subject to the terms and conditions of the OCBC Cardmembers Agreement (the "Cardmembers Agreement") and the Terms and Conditions Governing OCBC Cashflo Card, copies of which will be sent with the Credit Card.

I/We jointly and severally agree to be bound by the same which shall include any amendments and additions made thereto from time to time. I/We agree and consent to the disclosure of any particulars of my/our accounts and the Card Account as provided in the Cardmembers Agreement.

I/We hereby declare that I/we have read, understood, accepted and agreed to be bound by the Terms and Conditions Governing OCBC Electronic Statements.

**CREDITWISE (applicable only if you choose to apply for CreditWise):**

I agree that all pre-existing conditions are not covered by this policy. I consent to the disclosure of information relating to me and/or my nominated account(s) to Great Eastern Life Assurance Co Ltd, the insurer for CreditWise as OCBC Bank deems necessary. Cardmember may wish to seek advice from a financial adviser before making a commitment to purchase a life policy. In the event that a cardmember chooses not to seek advice from a financial adviser, the cardmember should consider whether the life policy in question is suitable for him. For full information on CreditWise, please visit [www.ocbc.com/CreditWise](http://www.ocbc.com/CreditWise). CreditWise is a group term life insurance plan underwritten by Great Eastern Life Assurance Co Ltd and is not a bank deposit or obligation of, or guaranteed by OCBC Bank.

**I/We jointly and severally:**

- (i) represent and warrant that all information provided by me/us in this application is true, complete and undertake to notify OCBC immediately of any change in such information;
- (ii) confirm that I am/we are not an undischarged bankrupt(s) and there has been no statutory demand served on me/us;
- (iii) understand that, in relation to the OCBC Credit Card, the OCBC PhoneBanking Services and Internet Banking Services will automatically be made available only to the principal applicant upon approval by OCBC, subject to the OCBC Terms and Conditions Governing Electronic Banking Services (which shall include any amendments and additions made there to from time to time) which the principal applicant agrees to be bound by, a copy of which will be made available to the principal applicant;
- (iv) authorise OCBC to conduct credit checks and 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/us;
- (v) 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, I/we 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/our credit worthiness or for other purpose whatsoever;
- (vi) agree that OCBC has the absolute discretion to decline my/our application for the OCBC Credit Card without giving any reason and to retain documents submitted as property of OCBC;
- (vii) agree that the Principal Cardmember shall be responsible for all liabilities (including all liabilities incurred in respect of goods and services, cash advances, annual fees and all other fees and charges) incurred in respect of the Principal Card and all Supplementary Cards and each Supplementary Cardmember shall be responsible for all liabilities (including all liabilities incurred in respect of goods and services and cash advances) incurred in respect of the Supplementary Card issued to him/her;
- (viii) agree and consent for OCBC to communicate with me/us with regards to any promotion relating to the Credit Card by electronic mail, SMS or any other means which OCBC may deem appropriate at my/our contact details set out in this application or which I/we may furnish to OCBC from time to time. I/We hereby authorise OCBC to accept and act upon all communications or instructions from me/us to OCBC via electronic mail or SMS with regard to such promotions and OCBC shall not be liable if it acts upon such communications or instructions in good faith.



BUSINESS REPLY ENVELOPE  
PERMIT NO. 01808



**OVERSEA-CHINESE BANKING CORPORATION LIMITED**

OCBC CREDIT CARDS

ROBINSON ROAD P.O. BOX 1386

SINGAPORE 902736

Co.Reg.No. 193200032W



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



**APPLY FOR YOUR OCBC CASHFLO MASTERCARD NOW**



**OCBC CASHFLO MASTERCARD**

- Principal Card S\$64.20 p.a.
- Supplementary Card S\$32.10 p.a.



**APPLICATION REQUIREMENTS**

**IMPORTANT:** Applicant must be aged 21 and above with minimum annual income as follows.

	Singaporean/PR/Foreigner	Senior Citizen (Aged 55 and above)
OCBC CASHFLO MASTERCARD	S\$30,000 p.a.	S\$15,000 p.a.

**IMPORTANT INFORMATION TO NOTE**

- Minimum Payment** – 3% of the Total Balance or S\$50, whichever is higher, plus any overdue amount and excess in credit limit.
- Late Payment Fee** – S\$60 if minimum payment specified in the Billing Statement is not received by the Payment Due Date.
- Interest Charges** – 24.96% p.a. subject to compounding if the monthly interest charges are not repaid in full (minimum charge of S\$2.50)
- Cash Advance Fee** – 6% on the amount withdrawn (minimum charge of S\$15)
- Interest Charges For Cash Advance** – 28.92% p.a. on the amount withdrawn subject to compounding if the monthly interest charges are not repaid in full (minimum charge of S\$2.50)

**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.

**MANDATORY DOCUMENTS**

You can now print your Notices of Assessment at myTax Portal with your SingPass or IRAS PIN. The service is free. Log on to [www.mytax.iras.gov.sg](http://www.mytax.iras.gov.sg) for more details.

For existing OCBC Principal Credit Cardmember:  
- No further documents required.

For new OCBC Credit Card Applicant:  
Please TICK and SUBMIT a photocopy of the following document(s):

- Salaried Employee:**  
**NRIC** (Front & back), **AND**  
a. Latest 6 months' CPF Contribution History Statement; **OR**  
b. Latest computerised / electronic payslip and Latest Income Tax Notice of Assessment.

- Self Employed, Commissioned or Variable Income Earner:**  
**NRIC** (Front & back), **AND**  
a. Latest Income Tax Notice of Assessment; **OR**  
b. Latest 12 months' CPF Contribution History Statement.

- Foreigner:**  
- Valid passport and employment pass (at least 6 months validity), **AND**  
a. Latest computerised / electronic payslip and Latest Income Tax Notice of Assessment; **OR**  
b. Original Company letter certifying Employment and Salary.

**RELATIONSHIP WITH OCBC BANK (PLEASE TICK)**

- Yes - OCBC Principal Credit Cardmember
- No Existing Relationship with OCBC Bank

FOR **NEW** OCBC CREDIT CARD APPLICANT  
Please complete **ALL** sections.

FOR **EXISTING** OCBC PRINCIPAL CREDIT CARDMEMBER  
Please complete section **(1), (2) AND (8)**.

Applications not accompanied with required documents or with incomplete information will cause a delay in processing.

**1. TRIGGER AMOUNT FOR AUTOMATIC INSTALMENTS**

Select your preferred trigger amount:  S\$300  S\$500  S\$1,000

Other Amounts, Please Indicate:

*Trigger amount will be rounded off to the nearest hundred dollars. If amount indicated is lower than S\$100 or higher than the credit limit granted, the transaction amount will be defaulted to S\$100. If the trigger amount is not set, default trigger amount will be S\$100.*

**2. APPLICATION DETAILS (PLEASE COMPLETE IN FULL)**

NRIC/Passport No:

Full name as per 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 space):

Nationality:

Singapore PR  Yes  No Date of Birth:

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

Home Address House/Blk No.:  Unit No.: #  -

Street/Building:

Postal Code:  Years in residence  Years

Correspondence Address:  Home  Office

Mobile:  Office:

Home:

Email Address:

**3. ADDITIONAL DETAILS (PLEASE COMPLETE IN FULL)**

Gender:  Male  Female

Marital Status:  Married  Single  Others No. of Dependants:

Highest Qualifications:  Primary  Secondary  Certificate  
 Pre-University  Diploma  Degree  Masters & Above

Residential Status:  Self-owned  Mortgaged  Rented  
 Parents'  Employer's  Others

Property Type:  HDB  Condominium/Apartment  
 Landed  Others

Mother's Maiden Name: (mandatory for security verification)

Overseas Address (for Permanent Residents & Non-Singaporeans only):

Overseas Contact No.:

**4. EMPLOYMENT DETAILS (PLEASE COMPLETE IN FULL)**

Employer Name:

Tick if self-employed Length of Service  Years  Months  
(Please do not give a P.O. Box or Foreign Address)

Office Address House/Blk No.:  Unit No.: #  -

Street/Building:

Postal Code:

Business Nature (tick one):

- Banking/Finance/Insurance
- Government/Statutory Board
- Hotel/Restaurant/Food & Beverage
- Manufacturing
- Shipping/Transportation
- Uniform Group (Armed Forces, Civil Defence, Police Force)
- Others (please specify):
- Building & Construction
- Retail
- IT & Communications
- Professional Firm
- Trading/General Commerce

Occupation (tick one):

- Administrative Executive
- IT Professional
- Marketing/Sales Executive
- Others, please specify:
- Company Director
- Licensed Professional/Engineer
- Supervisor
- General Executive
- Manager
- Teaching Professional
- Technician

**5. GO PAPERLESS WITH eSTATEMENTS**



**I do not wish to receive Paper Statements.**  
Simply login to OCBC Internet Banking to view your eStatements online with your access code and PIN. Visit [www.ocbc.com](http://www.ocbc.com) for more information.

**6. SUPPLEMENTARY CARD APPLICATION (OPTIONAL)**

**IMPORTANT:** Minimum qualifying age is 18 years old.

**For Singaporean and PR:**  Copy of Pink/Blue NRIC (Front & Back)  
**For Non-Singaporean:**  Copy of Passport

Full name as per NRIC/Passport (underline surname):  Dr  Mr  Mrs  Miss  Mdm

NRIC/Passport:

Name to appear on Card (must be similar to your identity documents; max. 19 characters inclusive space):

Nationality:

Date of Birth:         Gender:  Male  Female

Home Address\* (only if different from Principal Card applicant's)

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

Street/Building:

Postal Code:

Mobile:  Home:

Occupation:

Relationship to Principal Applicant:

\* Supplementary card will be sent to Principal Cardmember's mailing address.

**7. CREDITWISE FOR MAIN APPLICANT ONLY (OPTIONAL)**

Enjoy peace of mind with CreditWise as outstanding Credit Card balances are covered under CreditWise in the event of Death or Total & Permanent Disability. The outstanding Credit Card balance will be covered under CreditWise up to a maximum of S\$60,000 including an additional 50% of sum assured if Death is due to an accident.

**PURSUANT TO SECTION 25(S) OF THE INSURANCE ACT (CAP.142), YOU ARE TO DISCLOSE IN THIS FORM FULLY AND FAITHFULLY, ALL THE FACTS WHICH YOU KNOW OR OUGHT TO KNOW, OTHERWISE YOU MAY RECEIVE NOTHING FROM THE POLICY.**

Please tick here to include all your account(s) included in this application with OCBC to be covered with CreditWise. By ticking on the box and signing under the Declaration and Agreement, I confirm that I want all my account(s) included in this application to be covered with CreditWise. I have read and understood the important notes on the CreditWise policy found on [www.ocbc.com/CreditWise](http://www.ocbc.com/CreditWise)

**8. DECLARATION AND AGREEMENT (PLEASE SIGN)**

I/We have read and fully understand the Declaration and Agreement set out overleaf. I/We agree with the said Declaration and Agreement and agree to abide by and be bound by the matters stated therein.

Please sign as you would for all future transactions.

Principal Applicant's Signature & Date

Supplementary Applicant's Signature & Date

All rates are accurate at time of print. OCBC reserves the right to decline an application without giving any reasons. OCBC will only be able to process your application if this application form is duly completed and the relevant mandatory documents mentioned above are submitted to OCBC.

For Bank use only

Introducer's NRIC No.

Bank use only

Staff ID

ID111