

FRANK CREDIT CARD APPLICATION FORM

Application requirements

Applicant	Age	Annual Income
Principal Card	21 years and above	\$S\$30,000 and above
Supplementary Card	18 years and above	-

Important information

I am (please tick):	Sections to fill in:	Mandatory documents
---------------------	----------------------	---------------------

Compulsory

<input type="checkbox"/> A new applicant (You can now print your Income Tax Notice of Assessment at myTax Portal with your SingPass or IRAS PIN. The service is free. Log on to www.mytax.iras.gov.sg)	All sections	Salaried Employee: NRIC (front & back), AND • Latest 6 months' CPF Contribution History Statement; • OR Latest computerised/electronic payslip and latest Income Tax Notice of Assessment Self-Employed, Commissioned or Variable income earner: NRIC (front & back), AND • Latest Income Tax Notice of Assessment; • OR Latest 12 months' CPF Contribution History Statement Foreigner: Passport and employment pass (at least 6 months validity), AND • Latest computerised/electronic payslip and latest Income Tax Notice of Assessment; • OR Original company letter certifying employment and salary
<input type="checkbox"/> An existing OCBC Principal Cardmember	A, B and H	No additional documents required

Optional

<input type="checkbox"/> Also applying for a Supplementary Card	A, F and H	Singaporean and PR: NRIC (front & back) Foreigner: Passport
---	------------	--

Fees and charges

Card design fee	\$S\$0-\$S\$50 depending on card design. Fee also applies for card design change. Please visit FRANKbyOCBC.com for card design ID and fees.
Annual fee	\$S\$32.10 (first year waived for Principal and Supplementary Cards). A minimum of \$S\$6,000 annual Visa spend is required for subsequent annual fee waiver.
Card replacement fee	\$S\$30 plus card design fee.
Minimum monthly payment	3% of total balance or \$S\$50, whichever is higher, plus any overdue amount and credit limit excess.
Late payment fee	\$S\$60 if minimum payment is not received by the Payment Due Date.
Interest charges	24.96% p.a. subject to compounding if you don't pay monthly interest charges in full (minimum charge of \$S\$2.50).
Cash advance fee	6% of the amount you withdraw (minimum \$S\$15).
Interest charges for cash advance	28.92% p.a. of the amount you withdraw subject to compounding if you don't pay the monthly charges in full (minimum interest charge of \$S\$2.50).
NETS FlashPay top-up fee	\$S\$50 (top-up value). \$S\$0.25 per automatic top-up. (waived till 30 June 2013)

Note: Your maximum total credit limit with us is 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 you hold. This maximum credit limit is a shared limit with all Unsecured Credit Cards and other Unsecured Credit Facilities with us, subject to the Banking (Credit Card and Charge Card) Regulations 2004, and MAS Notice 635 on Unsecured Credit Facilities to Individuals.

We have established two wholly-owned subsidiaries in Singapore and Malaysia to process selected transactions for our customers and for this purpose, your 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.

Section A - Card design (Visit FRANKbyOCBC.com for the card design ID)

Card design fees waived till 30 June 2013!

Principal card design ID (e.g. CCMOV0001)

Supplementary card design ID

If no card design is indicated, we will issue you with UR80023 (paris, je t'aime).

Section B - Name and address

Name in NRIC/Passport (underline surname) Dr Mr Mrs Ms

Name to appear on card (must be similar to your identification documents; max. 19 characters including spaces)

NRIC/Passport No. (if foreigner)
 Nationality
 Singapore PR Yes No Date of birth

Home address* (Please do not give a P.O. Box, V Box or foreign address.)

House/Blk no. Unit no. # -

Street

Building name

Postal code Years in residence

Property type HDB Apt/condo Landed Other

Residence is Self-owned Employer's Loan/mortgaged Parent's
 Rented Other

Mailing address (please tick only one) Home Office (see Section D)

Home tel. Office tel.

Mobile tel.

Email:

Section C - About you

Gender M F

Marital status Married Single Other No. of dependants

Highest qualification Primary Secondary Certificate Pre-university
 Diploma Degree Masters & above

Mother's maiden name (for security verification):

Overseas address (for PR and foreigner only):

Overseas contact no.:

Section D - About your job

Employer name:

Self-employed Length of service Years Months

Type of business Banking/Finance/Insurance Building & Construction Government/Statutory board

Retail Hotel/Restaurant/Food & Beverage IT & Communications

Manufacturing Professional Firm Trading/General Commerce

Shipping/Transportation Uniformed Group (Armed Forces, Civil Defence, Police Force)

Other:

Occupation (please tick only one)

Administrative Executive Company Director General Executive

IT Professional Licensed Professional/Engineer Manager

Marketing/Sales Executive Supervisor Teaching Professional

Technician Other (please specify):

Office address* (Please do not give a P.O. Box, V Box or foreign address.)

House/Blk no. Unit no. # -

Street

Building name

Postal code

Previous employer (if less than 3 years with current employer):

Length of service Years Months

Section E - Get eStatements with your FRANK Credit Card



Your FRANK Credit Card comes with eStatements. Simply login to OCBC Online Banking to view your eStatements with your access code and PIN. Visit www.ocbc.com for more information.

Section F - Supplementary card applicant's details (Optional)

Name in NRIC/Passport (underline surname) Dr Mr Mrs Ms

Name to appear on card (must be similar to your identification documents; max. 19 characters including spaces)

NRIC/Passport no. (if foreigner)

Nationality Gender M F

Singapore PR Yes No Date of birth

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

*Supplementary Card will be sent to Principal Card applicant's mailing address.

House/Blk no. Unit no. # -

Street

Building name

Postal code

Mobile tel. Home tel.

Occupation:

Relationship with Principal Card applicant:

Section G - Balance transfer (Optional)

Make a balance transfer and enjoy 0% p.a. for 6 months. Processing fee of 1.8% applies (effective interest rate at 3.23% p.a.).

Name of accountholder (on other Credit Card / Line of Credit / Bank account)

Bank (if non-OCBC Bank account)

Account / Card no.

Account type (please tick only one) Credit Card Line of Credit Bank account

Transfer amount (min. \$S\$500)

Promotion rate is only valid for the first 6 months, and then will revert to the prevailing rate. OCBC Terms and Conditions of Balance Transfer Facility apply Code: U00818

Section H - Declaration and agreement

I/we fully understand and agree to be bound by the Declaration and Agreement in this application.

OCBC will only process completed applications, attached with relevant income and identification documents as stated. OCBC can decline my application without giving any reason.

Please sign as you would for all future transactions.

Principal Card applicant's signature & date

Supplementary Card applicant's signature & date

For bank use only

Credit account no.:

Verified by:

Checked by:

Staff ID

Source Code

FWEB03

Declaration and Agreement

By signing this application, I confirm that:

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

1. 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.
2. 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.
3. I agree to receive and accept electronic statements for the credit card in accordance with the OCBC Terms and Conditions Governing Electronic Statements.
4. I am aware that the Cardmember's Agreement and Terms and Conditions Governing Electronic Statements are available for viewing at <http://www.ocbc.com/personal-banking/Cards/cardmembers-agreement.htm> 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.
5. I understand that only the principal applicant of the credit card will have phone and internet banking access to the credit card.
6. 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).
7. 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 authorize 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.
8. I will not duplicate or distribute any card designs (including logos) without your written consent.
9. I agree that you are not responsible for any claims, liabilities or issues with the printed card design, including any third party claims.
10. I accept that you may terminate, discontinue or withdraw any card design at any time without notice.
11. 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.
12. 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.
13. 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

1. 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.
2. 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.
3. 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.
4. 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.netflashpay.com.sg).

(C) Terms and Conditions for Balance Transfer

1. I, as principal applicant, understand that you will provide me with a Balance Transfer Facility when my credit card application is approved.
2. I agree to be bound by the OCBC Terms and Conditions of Balance Transfer Facility (available at www.ocbc.com) which may be changed at any time.
3. I may apply for a transfer of funds from the Balance Transfer Account (defined in the OCBC Terms and Conditions of Balance Transfer Facility), subject to any minimum amount specified by you, to pay Singapore dollar amounts outstanding under any non-OCBC credit cards or non-credit line accounts held in Singapore.

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

1. I understand the FRANK Cash Rebates Rewards Programme is a unique programme for "FRANK by OCBC" Credit Cardmembers. It allows you to earn 6% cash rebates on my online transactions and 0.5% cash rebates on all other spends.
2. 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_inc.html) and I agree to abide by them.

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

BUSINESS REPLY SERVICE
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?