

A Application for NTUC Plus! Visa Cards and NTUC - OCBC Savings Account

You must be an existing NTUC member in order to qualify for NTUC Plus! Visa.

My Union Membership No. :

(Please choose only ONE)

YES! I would like to apply for NTUC Plus! Visa Credit Card AND Statement Savings Account.

You need to be at least 21 years old with an annual income of above S\$30,000 (S\$15,000 if aged 55 years old and above) to be eligible. Your total credit limit for Plus! AND OCBC Credit Cards will be subjected to maximum of 2 times your monthly income.

FREE!

NOTE:

You can give up to 3 FREE Supplementary Credit Cards to your loved ones! An application form will be mailed to you with your approved card. It is also available online.

OR

YES! I would like to apply for NTUC Plus! Visa Debit Card AND Free Statement Savings Account.

You need to be at least 16 years old to be eligible. No minimum income required.

FREE!

B Mandatory Documents (for Credit Card Applications only)

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 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 computerized / 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 computerized / 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

Yes - Existing OCBC Bank Customer

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 (D) AND (F).

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

C Mandatory Documents (for Debit Card Applications only)

Singaporeans or Permanent Residents:

NRIC (Front & back), AND

a. Latest original bank statement from any bank operating in Singapore (with name & address same as in NRIC and application form)*; OR

b. Latest original SingTel, M1 or Starhub Mobile Phone Bill (with name & address same as in NRIC and application form)*

Foreigners:

Copy of passport AND employment pass or work permit (at least 6 months validity), AND

a. Latest original SingTel, M1 or Starhub Mobile Phone Bill, OR

b. Last 6 months' CPF Statement (contribution history)

(Address in Mobile Phone Bill / CPF Statement must match the Residential Address in the application form)

*These documents are not needed for existing signature-based OCBC savings, current or fixed deposit account holders.

a. Please complete ALL sections.

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

D About Me 我的个人资料

(Please ensure all fields are accurate and completed.)

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

NRIC / Passport 身份证/护照:

FIN No. (mandatory if foreigner) FIN卡号 (外国人须填):

Name to appear on Card (Maximum 19 characters including space) 卡上显示名字 (最多达19字, 包括空格):

Nationality 国籍:

Singapore PR 新加坡永久居民: Yes No Gender 性别: Male Female

Please note that all correspondence will be sent to your Singapore Home Address. P.O. box, V box and Overseas Address is not acceptable.

Home Addr House/ 住家地址 Blk No.: Unit No.: # -

Street:

Building Name:

Postal Code: Years in Residence 居住年数:

Correspondence Address: Home Office

Property Type 产业类型: HDB Apt/Condo Landed

Residence is: Self-owned Employer's Loan/Mortgaged Parents' Rented Others

Tel. 电话: (Off)

Handphone No. 手机号码:

Email Address 电邮:

Date of Birth 生日(DD/MM/YYYY):

Occupation 职业 (tick one):

Administrative Executive Company Director General Executive

IT Professional Licensed Professional/Engineer Manager

Marketing/Sales Executive Supervisor Teaching Professional

Technician Others (please specify):

Marital Status 婚姻状况: Married Single Others No. of Dependents 供养人数:

Highest Qualification 最高学历: Primary Secondary Certificate Pre-University

Diploma Degree Masters & Above

Mother's Maiden Name 母亲姓名:

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

Overseas Contact No. 海外电话号码:

E About My Job 我的工作详情

Employer Name 雇主姓名:

Tick if self-employed

Length of service 服务年数(in years):

Business Nature 业务性质 (tick one):

Banking/Finance/Insurance Building & Construction Government/Statutory Board

Retail Hotel/Restaurant/Food & Beverage IT & Communications

Manufacturing Professional Firm Trading/General Commerce

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

Others

Office Addr House/ 办公室地址 Blk No.: Unit No.: # -

Street:

Building Name:

Postal Code:

Name of Previous Employer 前雇主姓名 (if less than 3 years with current employer):

Length of service 服务年数 (in years):

F My Confirmation and Agreement 我的确定与同意

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

I hereby declare and confirm that, unless indicated below*, I am the beneficial owner and ultimately own or have effective control of the NTUC-OCBC Deposit Account. The NTUC-OCBC Deposit Account is to be used for transactional/savings purpose. I acknowledge and agree that you shall be entitled to rely on my declarations above on the beneficial ownership and purpose of the NTUC-OCBC Deposit Account.

*The following individual(s) is/are the beneficial owner(s) and ultimately own(s) or has/have effective control of the NTUC-OCBC Deposit Account. Please enclose a copy of the NRIC or passport of the beneficial owner(s), failing which, your application may be rejected.

Name	NRIC	Nationality	Date of Birth
Address			Contact No.
Occupation	Relationship to Applicant		

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

sign here

My Signature & Date (Please sign as you would for all future transactions).

For Bank Use

NTUC - OCBC Account No.

NTUC Plus! Visa Credit / Debit Card No.

Verified By:

Checked By:

Source Code:

Introducer ID



Have you completed all the necessary fields in this application form and enclosed the necessary documents with your application?

BUSINESS REPLY SERVICE
PERMIT NO. 01808



OVERSEA-CHINESE BANKING CORPORATION LIMITED
OCBC CREDIT CARDS
ROBINSON ROAD P.O. Box 1386
Singapore 902736

Declaration and Agreement : NTUC-OCBC Starter Account And NTUC Plus! Visa Debit/Credit Card

By signing on this application form, I/we understand that I/we am/are applying for (i) a NTUC Plus! Visa Credit Card or (ii) a NTUC Plus! Visa Debit Card. In either case the card comes with a NTUC-OCBC Starter Account, which is a deposit account that may be accessed via OCBC Phone Banking Services and Internet Banking Services.

I/we understand that: (i) my/our use of the NTUC Plus! Visa Credit Card or the NTUC Plus! Visa Debit Card shall be respectively governed by the OCBC Cardmembers Agreement ("Cardmembers Agreement") or the OCBC Debit Cardmembers Agreement ("Debit Cardmembers Agreement"), as the case may be, a copy of which will be sent with card and is also found in www.ocbc.com and (ii) the accompanying Starter Account shall be governed by OCBC's Terms and Conditions Governing Deposit Accounts and OCBC's Terms and Conditions Governing Electronic Banking Services, a copy of which will be sent with the card and are available at www.ocbc.com. I/we accept and agree to be bound thereby including any amendments or revisions thereto.

I/We hereby jointly and severally:-

- (i) represent and warrant that all information and documents provided by me/us in this application is true and complete and undertake to notify OCBC immediately of any change in such information;
- (ii) confirm that I/we am/are not an undischarged bankrupt(s) and there has been no statutory demand served on me/us nor legal proceedings against me/us;
- (iii) authorize 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 organization or corporation set up for the purpose of collecting and providing information relating to the credit standing of persons) without reference to me/us;
- (iv) agree to be bound by the Terms and Conditions Governing The LinkPoints Loyalty Programme (available www.linkpoints.com.sg), and consent to participate in this Loyalty Programme, which enables me/us to earn LinkPoints whenever I/we make purchases at any participating merchant outlets, and to redeem these LinkPoints at these participating merchant outlets. I/We also agree and consent to the disclosure by OCBC to NTUC FairPrice Co-operative Limited and NTUC Link Pte Ltd, of any of my/our personal particulars for the purpose of my/our participation in the LinkPoints Loyalty Programme;
- (v) agree that by my signing of this application, I irrevocably and unconditionally consent for OCBC Bank to disclose any information whatsoever relating to me or my account as OCBC Bank shall consider appropriate to any person to whom disclosure is permitted or required by applicable law or to any other person whenever situated for any purpose including, without limitation National Trade Union Congress, NTUC FairPrice Co-operative Limited, NTUC Link Pte Ltd, their group of companies and any reward program(s). Without prejudice to the foregoing, I 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.
- (vi) agree that OCBC has the absolute discretion to decline any application for the NTUC Plus! Visa Debit/Credit Card without giving any reason and to retain documents submitted as property of OCBC;
- (vii) (applicable to NTUC Plus! Visa Credit Card) agree that the Principal Cardmember (as defined in the Cardmembers Agreement) 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 (as defined in the Cardmembers Agreement) and each Supplementary Cardmember (as defined in the Cardmembers Agreement) 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; and
- (viii) agree and consent OCBC to informing me/us of any promotion relating to the NTUC Plus! Visa Credit/Debit 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 request and authorize OCBC to accept and act upon but not bound to 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.
- (ix) understand and agree that in the event my application for the issue of NTUC Plus! Visa Credit Card is declined, OCBC is to consider this as an application for a NTUC Plus! Visa Debit Card

I/We have read and fully understand the Declaration and Agreement: NTUC Plus! Visa and where applicable, the Declaration & Agreement (Applicable to existing NTUC Plus! Visa Credit/Debit Cardmembers. I/We agree with the said Declaration and Agreement and agree to abide by and be bound by the matters stated and therein.

SUMMARY OF KEY FEES & CHARGES

Fees & Charges are correct at time of printing. For complete and most current fees & charges, please visit www.ocbc.com

NTUC Plus! Visa Credit Card

Minimum Payment	3% of the Balance or S\$50, whichever is higher plus any overdue amount and excess in credit limit
Late Payment Fee	S\$55 if minimum payment specified in the Billing Statement is not received by the Payment Due Date
Interest Charges	24.96% p.a.* (minimum charge of \$2.50)
Cash Advance Charges	6% of withdrawn amount (minimum S\$15)
Interest Charges for Cash Advance	28.92% p.a. on the amount withdrawn (minimum \$2.50)

*Interest is subject to compounding if the monthly interest charges are not paid in full.

Should you terminate your NTUC Plus! Visa Credit/ Debit Card, any NTUC-OCBC Savings Account linked to the Card will be converted to a Statement Savings Account which comes with a service fee of S\$2 per month if the average monthly balance falls below S\$1,000.

There is no annual fee for the NTUC Plus! Visa Credit/ Debit Card and the NTUC Plus! Visa Supplementary Card(s).

OCBC Internet Banking & Phone Banking Services: NTUC Plus! Visa Debit Cardmembers can apply this at OCBC ATMs. NTUC Plus! Visa Principal Credit Cardmembers will automatically be issued a PIN if he does not already have one.

Your NTUC Plus! Visa Credit/ Debit Card will be terminated in the event that you are no longer a NTUC member.

The information stated above serves as a consumer guide only. A detailed cardmember agreement will be sent upon approval. These conditions are subject to change.

Plus! U is a collaboration amongst NTUC FairPrice Co-operative Limited, Link Loyalty Services Pte Ltd and Oversea-Chinese Banking Corporation Limited. All banking products and services, unless otherwise stated, are provided by Oversea-Chinese Banking Corporation Limited for Plus! U.

Singapore dollar deposits held by or for an individual or a charity in accounts listed in OCBC Bank's Insured Deposit Register (available at www.ocbc.com/policies) will be insured in accordance with and for up to the limits specified in the Deposit Insurance Act.

All information provided in this product brochure is correct at time of printing.

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