



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

BUSINESS REPLY SERVICE
PERMIT NO. 08063



PLUS! U

C/O OVERSEA-CHINESE BANKING CORPORATION LIMITED

CARD OPERATIONS

PO Box 1187

Robinson Road Post Office

Singapore 902337

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

OCBC Easi-Pay Bill Payment Service (for NTUC Plus! Visa Credit Card)

Yes, I would like to pay my bills with the NTUC Plus! Visa Credit Card.

Name:

NRIC/Passport/FIN No.:

Mobile:

Home: Off:

For existing customers, please provide us with your NTUC Plus! Visa Credit Card number:

Please allow at least six (6) weeks for the processing of your application for this service and/or application for bill payment with any merchant.

Please continue to pay your merchants until you see the amount reflected on your OCBC Credit/Debit Card statement.

If your existing account with your merchant is paid by GIRO, the GIRO payment will be terminated once this service is effected.

By signing this application form, I confirm that I have read the Terms and Conditions Governing OCBC Easi-Pay Bill Payment Service available at www.plus.com.sg. I accept and agree to be bound by the above Terms and Conditions Governing OCBC Easi-Pay Bill Payment Service, including any amendments or revisions made to such terms and conditions.

By indicating the Account No(s), Reference No(s), and all other information as required by the respective billing organisation(s) stated below, I hereby authorise and give my consent to the respective billing organisation(s) to charge the bills/fees/charges/premiums/subscriptions to my NTUC Plus! Visa Credit Card.

sign here

My SingTel Account Details

SingTel Account No(s):



Note: For consumer customers, all SingTel services (including Mobile, SingNet, etc) are applicable for Easi-Pay billing.

My StarHub Account Details

StarHub Ltd Account No(s):



For StarHub customers, please fill in your NTUC Plus! Visa Credit Card details on the StarHub payment slip (attached to your StarHub Mobile/IDD/Digital Voice/Cable TV/MaxOnline bills), sign, enclose and mail it together with this Payment Consent Form.

*Promotion is applicable for StarHub Mobile customers. Please refer to StarHub Terms and Conditions. Note: The approval of this authorisation will supersede existing payment instructions with StarHub for the respective Account No(s), indicated above.

My M1 Account Details

M1 Bill Account No(s):



Note: For M1 enquiries, please call the M1 Customer Service Hotline at 1627.

The approval of this authorisation will supersede existing payment instructions with M1 for the respective Account No(s), indicated above.

EZ-Reload by Card



Please indicate the EZ-Link Card No(s), as well as the respective auto top-up amount(s) for which you wish to apply for EZ-Reload. CAN ID can be found on the back of the EZ-Link Card.

CAN ID 1

\$20 \$30 \$40 \$50

CAN ID 2

\$20 \$30 \$40 \$50

Note: EZ-Reload is only applicable for cards and purses issued by EZ-Link, and is not available for concession cards.

Note:

- The EZ-Link Card will be topped up with the pre-selected value when the stored value of the card reaches zero or becomes negative.
- EZ-Link Pte Ltd is entitled to charge a convenience fee of S\$0.25 for each EZ-Reload transaction; this amount will be charged to the NTUC Plus! Visa Credit Card indicated in this application form.
- For terms and conditions of EZ-Reload by Card, please visit www.ezlink.com.sg.

My Newspaper Subscription Details



Tick your choice(s)	Newspaper	(Annual Payment)		
		<input type="checkbox"/> HDB	<input type="checkbox"/> APT	<input type="checkbox"/> Landed
	The Straits Times/ The Sunday Times	S\$319.60	S\$331.60	S\$343.60
	The Business Times/ Business Times Weekend	S\$319.45	S\$331.45	S\$343.45
	Lianhe Zaobao	S\$295.50	S\$307.50	S\$319.50
	Berita Harian/ Berita Minggu	S\$197.30	S\$209.30	\$221.30S
	Lianhe Wanbao	S\$295.50	S\$307.50	S\$319.50
	Shin Min	S\$295.50	S\$307.50	S\$319.50

Delivery Address*:

Postal Code*:

#Fields must be included.

- Subscription rates include delivery fees. New Subscription would take at least 3 weeks to take effect. No cancellation is allowed. Subscription and administrative rates are subject to change without prior notice.
- The approval of this authorisation will supersede existing payment instructions with Singapore Press Holdings for the above publications.

My Town Council Details

Please indicate your choice of Town Council by ticking **ONE** of the check boxes below.

- | | |
|---|--|
| <input type="checkbox"/> Aljunied - Hougang Town Council | <input type="checkbox"/> Moulmein - Kallang Town Council |
| <input type="checkbox"/> Ang Mo Kio Town Council | <input type="checkbox"/> Pasir Ris - Punggol Town Council |
| <input type="checkbox"/> Bishan - Toa Payoh Town Council | <input type="checkbox"/> Sembawang - Nee Soon Town Council |
| <input type="checkbox"/> Choa Chu Kang Town Council | <input type="checkbox"/> Tampines Town Council |
| <input type="checkbox"/> Holland - Bukit Panjang Town Council | <input type="checkbox"/> Tanjong Pagar Town Council |
| <input type="checkbox"/> Jurong Town Council | <input type="checkbox"/> West Coast Town Council |

Account No.:

Account No.:

The approval of this authorisation will supersede existing payment instructions with the specified Town Council Account No(s), indicated above.

For Bank Use

Card No.: Expiry Date (MM/YY):

Processed By: Verified By:

Declaration & Agreement

(NTUC Plus! Credit/Debit Card and NTUC-OCBC Starter Account or OCBC Credit Card)

By signing this application form, I understand that I am applying for:

- the NTUC Plus! Credit/Debit Card, or
- OCBC Cashflo MasterCard or OCBC Platinum MasterCard (collectively "Other OCBC Credit Card"). A NTUC Plus! Credit/Debit Card will come with a NTUC-OCBC Starter Account, which may be accessed via the OCBC Phone Banking Services and OCBC Internet Banking Services.

I understand that my use of:

- NTUC Plus! Credit/Debit Card
- the NTUC Plus! Debit Card will be governed by the OCBC Debit Cardmembers Agreement; or
- the NTUC Plus! Credit Card will be governed by the OCBC Cardmembers Agreement and Terms and Conditions Governing OCBC Electronic Statements; and
- the accompanying NTUC-OCBC Starter Account will be governed by the Terms and Conditions Governing Deposit Accounts; and

(iv) both NTUC Plus! Credit/Debit Card and NTUC-OCBC Starter Account will be governed by the Terms and Conditions Governing Electronic Banking Services - Personal; and

(v) copies of the above terms and conditions and agreement will be sent with the card and are available at www.ocbc.com.sg.

or

(2) Other OCBC Credit Card

(i) the Other OCBC Credit Card will be governed by the OCBC Cardmembers Agreement, Terms and Conditions Governing Electronic Banking Services - Personal and Terms and Conditions Governing OCBC Electronic Statements; and

(ii) the OCBC Cashflo MasterCard will in addition be governed by the Terms and Conditions Governing OCBC Cashflo Card; and

(iii) copies of the above terms and conditions and agreement will be sent with the card and are available at www.ocbc.com.sg.

I accept and agree to be bound by all the relevant terms and conditions and agreements set out above including any amendments or revisions made to such terms and conditions and agreements.

I further:

(1) represent and warrant that all information I have provided in this application is true and complete, and undertake to notify OCBC immediately of any change in such information;

(2) confirm that I am not an undischarged bankrupt and there has been no statutory demand served on me;

(3) authorise OCBC Bank 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;

(4) agree to be bound by the Terms and Conditions Governing Plus! LinkPoints Loyalty Programme, and consent to participate in this Loyalty Programme. I also agree and consent to the disclosure by OCBC Bank to NTUC FairPrice Co-operative Limited and NTUC Link Pte Ltd, of any of my personal particulars for the purpose of my participation in the LinkPoints Loyalty Programme;

(5) 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 wherever situated for any purpose, including, without limitation to the National Trades Union Congress, NTUC FairPrice Co-operative Limited and NTUC Link Pte Ltd, their group of companies and any reward program partner(s). Without prejudice to the following, 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 purpose of assessing my credit worthiness or for any other purpose whatsoever;

(6) agree that OCBC Bank has the absolute discretion to decline my application for the NTUC-OCBC Starter Account and the NTUC Plus! Debit/Credit Card or OCBC Credit Card, without giving any reason, and to retain documents submitted as property of OCBC Bank;

(7) [where the application is for a NTUC Plus! Credit Card or a OCBC Credit Card] 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 advance) incurred in respect of the Supplementary Card issued to him/her;

(8) understand that, in relation to the OCBC Credit Card, the OCBC Phone Banking Services and Internet Banking Services will automatically be made available only to the principal applicant upon approval by OCBC; and

(9) agree and consent OCBC Bank to communicate with me with regard to any promotion relating to the account or card applied for by electronic mail, SMS or any other means which OCBC Bank may deem appropriate at my contact details set out in this application or which I may furnish to OCBC Bank from time to time. I hereby authorise OCBC Bank to accept and act upon all communication or instructions from me to OCBC Bank by electronic mail or SMS with regard to such promotions and OCBC Bank shall not be liable if it acts upon such communication or instructions in good faith.

IMPORTANT INFORMATION TO NOTE

CREDIT CARD

Minimum Monthly Payment	3% of statement balance (or S\$50, whichever is greater), plus any overdue amount and excess in credit limit
Late Payment Fee	S\$55 (if Minimum Payment is not received by the Payment Due Date) Note: With effect from 1 April 2012, the late payment fee for other OCBC Credit Cards has been revised to S\$60.
Interest Charges	24.96% p.a., subject to compounding if 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 will 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 you hold.

NTUC-OCBC STARTER ACCOUNT

Minimum Balance/Monthly Service Charge	- S\$0
Cash Withdrawal (overseas via Visa PLUS)	- 3% of amount withdrawn (min. S\$5/max. S\$20)
Account Closure Fee	- S\$30 if closed within 6 months of opening.

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

Singapore dollar deposits held by or for a non-bank depositor 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 Singapore Deposit Insurance and Policy Owners' Protection Schemes Act 2011 of Singapore.

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