

SUMMARY OF KEY FEES & CHARGES

The information stated below for the Fees & Charges serves as a consumer guide only. For complete and most current fees & charges, please visit www.fairpriceplus.com

FairPrice Plus Savings Account

Minimum Balance / Monthly Service Charges	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Cash Withdrawal (overseas via VISA PLUS)	3% of amount withdrawn (min.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 from opening

FairPrice Plus Credit Card

Minimum Monthly Payment	3% of statement balance (or S\$50, whichever is greater) plus any amount that is overdue and / or exceeds your credit limit
Interest Charges	If full payment is not credited by statement due date, a 2% per month (24% p.a.) interest will be charged on a daily basis on all transactions in both the current statement as well as next month's statement from the transaction date until the date full payment is credited
Annual Fee	S\$18 will be charged on each anniversary of your card account (unless the card account is closed)
Cash Advance Fee	6% of the amount withdrawn or S\$15 (whichever is greater), plus interest charge of 2% per month (24% p.a.) on the amount withdrawn (calculated on a daily basis from date of withdrawal until full payment)
Late Payment Fee	S\$50 (if minimum payment is received after the payment due date)

3 years FREE!

(Optional - Please tick and complete section if applicable)

Yes! I would like to find out more about NTUC Membership which will give me many benefits and privileges.

Please send me a NTUC Membership information pack at the following:

Name: _____

Email: _____

Address: _____

Tel: _____

For enquiries or more information on NTUC Membership, please contact NTUC Hotline @ 6213 8008 or email membership@ntuc.org.sg

FairPrice Plus is a collaboration between NTUC FairPrice Co-operative Limited and Oversea-Chinese Banking Corporation Limited. All banking products and services, unless otherwise stated, are provided by Oversea Chinese Banking Corporation Limited for FairPrice Plus. Singapore dollar deposits held by or for an individual or a charity 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.

Declaration and Agreement : FairPrice Plus Deposit Account And Debit/Credit Card

By signing on this application form, I understand that I am applying for (1) the FairPrice Plus Deposit Account which comes with a FairPrice Plus Debit Card or (2) the FairPrice Plus Credit Card indicated above, and that the FairPrice Plus Phone Banking Services and the FairPrice Plus Internet Banking Services will be made available to me upon approval by Oversea-Chinese Banking Corporation Limited ("OCBC"). I acknowledge and agree that (1) the FairPrice Plus Deposit Account, once approved and opened, will be governed by the Terms and Conditions Governing FairPrice Plus Deposit Accounts, and (2) the FairPrice Plus Debit or Credit Card will only be used upon approval, subject to the FairPrice Plus Debit Cardmembers Agreement or the FairPrice Plus Credit Cardmembers Agreement, as the case may be, (the "Cardmembers Agreement"). I agree that the use of the FairPrice Plus Deposit Account and the FairPrice Plus Debit or Credit Card will additionally be governed by the Terms and Conditions Governing FairPrice Plus Electronic Banking Services. Copies of each of these terms and conditions will be made available to me with the FairPrice Plus Debit or Credit Card. I agree to be bound by the same which shall include any amendments and additions made accordingly. I agree and consent to the disclosure of any particulars of my accounts and the Card account as provided in the Terms and Conditions Governing FairPrice Plus Deposit Accounts and the Cardmembers Agreement. I hereby:-

- 1) represent and warrant that all information I have provided in this application is true and complete,
- 2) confirm that I am not an undischarged bankrupt and there has been no statutory demand served on me;
- 3) 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;
- 4) agree to be bound by the Terms and Conditions Governing FairPrice Plus -LinkPoints Loyalty Programme, and consent to participate in this Loyalty Programme, which enables me to earn LinkPoints whenever I make purchases at any participating merchant outlets, and to redeem these LinkPoints at these participating merchant outlets. I also agree and consent to the disclosure by OCBC 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 Trade 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 organization 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 organization or corporation to any member thereof, for the purposes of assessing my credit worthiness or for any other purpose whatsoever;
- 6) agree that OCBC has the absolute discretion to decline my application for the FairPrice Plus Deposit Account and/or my application for the Card, without giving any reason, and to retain documents submitted as property of OCBC;
- 7) agree that I shall be responsible for all liabilities (including all liabilities incurred with respect to goods and services, cash advances, annual fees and all other fees and charges) incurred for the FairPrice Plus Deposit Account and/or the Card account; and
- 8) understand that if, in my application for a FairPrice Plus Deposit Account, I additionally apply for the FairPrice Plus Credit Card, then upon approval, only the FairPrice Plus Credit Card will be issued to me.



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



FAIRPRICE PLUS
C/O OVERSEA-CHINESE BANKING CORPORATION LTD
CARD OPERATIONS
PO BOX 1187
ROBINSON ROAD POST OFFICE
SINGAPORE 902337

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

