

DECLARATION AND AGREEMENT

A) To Oversea-Chinese Bank Corporation Limited (OCBC Bank)

1. I have read and agree and consent to your Data Protection Policy, available at OCBC website> Personal Banking > Policies. I agree that the Terms and Conditions and any amendments in addition to these form an important part of this agreement.
2. I declare that I am at least 18 years old and am not an undischarged bankrupt. Please open an OCBC CPF Investment Account in my name according to the Terms and Conditions Governing CPF Investment Account, Terms and Conditions Governing Electronic Banking Service - Personal and Terms and Conditions Governing OCBC Electronic Statements (which are available at OCBC website> Personal Banking > Policies or from any OCBC Branch), which I have read. I agree that the Terms and Conditions and any amendments in addition to these form an important part of this agreement.
3. I confirm the following
 - (i) I do not already hold any CPF Investment Account (including ones that have been suspended);
 - (ii) I do not have a current application to open a CPF Investment Account with you or any other CPF Agent Bank (other than this application);
 - (iii) I will not use my CPF Account to purchase any Investment as a nominee for any other person;
4. I authorise you or any of your officers to
 - (a) release customer information (as defined in the Banking Act Cap. 19) and any other information relating to me and my CPF Investment Account as you consider appropriate;
 - (b) release information about me as required by law; or
 - (c) give information about me to any other people including (but not limited to) to the various share registrars of companies, IRAS, any of your subsidiaries, associated companies, branches, agencies or representatives offices or any other person for any purpose.
5. I allow you to settle any approved investment (or investments) I buy and sell using my CPF Investment Account and to pay money to (or receive money from) the product providers. To settle the investment, please deduct the money from (or add it to) my CPF Investment Account. If you cannot settle any of the transactions because there is not enough money in my CPF Investment Account (insufficient funds or holdings), I allow you to give details of this, and any other details you feel necessary, to the product providers.
6. I agree that OCBC has the discretion to decline my application without giving any reason and to retain the documents submitted as the Bank's property.

B) To Oversea-Chinese Bank Corporation Limited (OCBC Bank) & Central Provident Fund Board (CPF Board)

1. I consent that if any of my transaction cannot be settled due to data discrepancies or insufficient funds/ investment holdings, you are authorised to disclose details of the discrepancies or insufficiencies to the approved product providers.
2. This authorisation shall continue to be in force until expressly revoked by notice in writing by me and received by my Agent Bank or upon the closure of my CPF Investment Account.
3. I hereby agree to absolve you from any liability whatsoever in respect of any errors or omissions in the settlement and/or withdrawal of funds and hold you harmless and indemnified against all actions, proceedings, liability claims, damages and expenses including legal costs on an indemnity basis howsoever arising out of or in connection with your accepting and acting upon this authorisation provided that such errors or omission do not arise out of you or your employees' negligence or wilful default.

C) To Central Provident Fund Board (CPF Board)

1. I hereby notify CPF Board that I have opened a CPF Investment Account with Oversea-Chinese Bank Corporation ("OCBC") in accordance with the Central Provident Fund (Investment Schemes) Regulations.
2. I agree that the operation of the CPF Investment Account and all future applications for withdrawal from my CPF Ordinary Account for the credit of my CPF Investment Account shall be subject to the provision of the Central Provident Fund Act (Cap 36), the Rules and Regulations and/or all terms and conditions as may be imposed by the CPF Board from time to time. I hereby consent to the CPF Board having access to and requesting for any information whatsoever relating to or in connection with my CPF Investment Account with OCBC Bank.
3. I agree and authorise OCBC Bank to deduct its fees and charges for the operation and/or maintenance of my CPF Investment Account from my CPF Ordinary Account from time to time.
4. I hereby authorise you to withdraw from my CPF Ordinary Account for the credit of my CPF Investment Account the sum of monies (to be rounded up to the nearest ten dollars) specified by the Agent Bank or the amount determine by the Board for the purchase of approved instrument(s) including fees, expenses and bank charges related to the investments and other approved bank charges.

Definitions

"I", "my" and "me" means the OCBC Bank account holder and "you" means OCBC Bank.

OCBC ELECTRONIC BANKING SERVICES

1. I understand and agree that the CPF Investment Account will be automatically linked to my OCBC Personal Online Banking or Mobile Banking Services.
2. I understand and agree that the CPF Investment Account will be automatically linked to my ATM Card.

Wholly owned subsidiaries

OCBC Bank has established two wholly-owned subsidiaries in Singapore and Malaysia to process certain selected transactions for OCBC Bank's customers and for this purpose, customer 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.

Deposit Insurance Scheme

Singapore dollar deposits of non-bank depositors and monies and deposits denominated in Singapore dollars under the Supplementary Retirement Scheme are insured by the Singapore Deposit Insurance Corporation, for up to S\$100,000 in aggregate per depositor per Scheme member by law. Monies and deposits denominated in Singapore dollars under the CPF Investment Scheme and CPF Retirement Sum Scheme are aggregated and separately insured up to S\$100,000 for each depositor per Scheme member. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured.