



OCBC Bank - Credit Cards  
65 Chulia Street  
OCBC Centre  
Singapore 049513

CONTACT US  
1800 363 3333  
(65) 6363 3333 when overseas

hold ref.no: Y  
41017

LOW PEK HAR ESTHER  
26 GHIM MOH LINK  
#11-240  
SINGAPORE 270026



STATEMENT DATE	PAYMENT DUE DATE	TOTAL CREDIT LIMIT	TOTAL AVAILABLE CREDIT LIMIT	TOTAL MINIMUM DUE
01-04-2017	IMMEDIATE	S\$11,200	S\$9,412.82	S\$200.00

Please examine this statement and advise us of any discrepancy within 7 days. Please settle this statement promptly. If the minimum payment is not received by the payment due date, a late payment charge of \$80.00 (or \$60.00 for NTUC Plus! Visa Credit Card) will be levied.

If payment is not received in full by OCBC bank by the payment due date, interest charge assessed at 25.92% per annum (minimum \$2.50 per month), calculated on a daily basis on the outstanding balance and all new purchases charged to your card account from the date of purchase (s) will be levied.

Interest charge for cash advance will be assessed at 28.92% per annum (minimum \$2.50 per month), calculated on a daily basis on amount withdrawn from the transaction date until the date that payment is received in full by OCBC bank.

#### IMPORTANT NOTE

<b>Outstanding Balance</b>	S\$1,319.10	<b>Payment Due Date</b>	IMMEDIATE
<b>Pay your bills in full to avoid further interest and finance charges.</b>			
<b>WARNING:</b> If you do not pay the outstanding balance in full, you will be subject to 25.92% interest on the outstanding balance and all new purchases charged to your card account from the date of purchase(s) will be levied.			
For example, if you pay only S\$200.00 each month,			
you will pay off fully what you currently owe only after 8 month(s)		the total you will need to pay, even without charging new transactions to your card, is about S\$1,405.60	

<b>WARNING:</b> If you do not even make the minimum payment, you will also be charged late fee of S\$160.00 every month. Your past due payment status will be reflected in your credit bureau report and may negatively affect your application for a new loan in the future. Legal action may also be taken.	
For example, if you do not make any payment,	
after 6 months	The amount you owe, even without charging new transactions to your card, will increase to about S\$2,512.90

(Disclaimer: Projected amount and duration on the disclosure is just an estimate as interest charges may be higher than illustrated.)

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TRANSACTION DATE	DESCRIPTION	AMOUNT (SGD)
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**OCBC 365 CREDIT CARD**

Just a reminder that your account is past due. Kindly arrange payment to regularise your account.Thank you.

**ESTHER LOW****4524-1920-0314-4775**

	LAST MONTH'S BALANCE			248.07
04/03	SUSHI-TEI-SC	SINGAPORE	SG	41.08
05/03	NBC STATIONERY & GIFTS	SINGAPORE	SG	61.90
05/03	PATISSEZ	SINGAPORE	SG	37.65
10/03	SOUPER TANG	SINGAPORE	SG	50.14
11/03	POPPYPOP	SINGAPORE	SG	13.00
11/03	SKECHERS - IMM	SINGAPORE	SG	49.00
14/03	UNIQLO VIVO CITY	SINGAPORE	SG	19.80
19/03	FOODPANDA	SINGAPORE 409	SG	47.50
23/03	TOKYU HANDS	SINGAPORE	SG	28.00
23/03	MPH BOOKSTORES-JB CT SQ	JOHOR BAHRU	MY	31.80
	FOREIGN CURRENCY MYR 97.55			
23/03	SOUPER TANG-CT SQUARE	JOHOR BAHRU	MY	30.68
	FOREIGN CURRENCY MYR 94.10			
25/03	TOKYU HANDS	SINGAPORE	SG	134.00
31/03	NUH - EMERGENCY MEDICINE	SINGAPORE	SG	115.00
24/03	LATE CHARGE			80.00
01/04	INTEREST CHARGE			15.18
29/03	CASH REBATE			(0.74)

**SUBTOTAL** 1,002.06

**TOTAL** 1,002.06

**\$658.81**

**FRANK CREDIT CARD**

Just a reminder that your account is past due. Kindly arrange payment to regularise your account.Thank you.

**ESTHER LOW****4524-1988-0181-5037**

	LAST MONTH'S BALANCE			170.12
07/03	ITUNES.COM/BILL	ITUNES.COM	LU	20.96
17/03	ITUNES.COM/BILL	ITUNES.COM	IE	24.98
19/03	ITUNES.COM/BILL	ITUNES.COM	IE	13.98
07/03	CCY CONVERSION FEE			0.21
	FOR: 20.96 SGD			
17/03	CCY CONVERSION FEE			0.25
	FOR: 24.98 SGD			
19/03	CCY CONVERSION FEE			0.14
	FOR: 13.98 SGD			
24/03	LATE CHARGE			80.00
01/04	INTEREST CHARGE			6.87
23/03	CASH REBATE			(0.47)

**SUBTOTAL** 317.04

**TOTAL** 317.04

**60.05**

**TOTAL AMOUNT DUE** 1,319.10

Your Consolidated Rewards/Rebates for the Period 02 Mar 2017 to 01 Apr 2017								
Rewards Currency	Sources	Opening Balance	Earned this Period	Redeemed this Period	Adjusted this Period	Available Balance	Expire in Apr 2017	Expire in May 2017
Robinsons\$		70	-	-	-	70	-	-



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## NEWS & INFORMATION

### Prepared for LOW PEK HAR ESTHER

#### **DOUBLE SWIPING**

All retail merchants in Singapore are required by the Association of Banks in Singapore (ABS) and the Card Schemes (i.e Visa and Mastercard) to stop capturing card or cardholder data encoded on the magnetic stripes of your credit, debit and charge cards. If you suspect that a Singapore-based retail merchant has done so (e.g. by swiping your card more than once), email ABS at [banks@abs.org.sg](mailto:banks@abs.org.sg) or visit [www.abs.org.sg](http://www.abs.org.sg) for more details

#### **5% REBATE AT ZARA**

Be rewarded with 5% rebate when you shop at Zara stores in Singapore with your OCBC Robinsons Group Visa Card. Rebate will be automatically posted in your monthly statement as OCBC REBATE. Rebate is calculated based on selling price, excluding GST. Please visit [ocbc.com/Robinsons](http://ocbc.com/Robinsons) for details and T&Cs.

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Please detach this portion and return it with your cheque made payable to **OCBC Bank** and mail to Clearing & Giro (Payment Operations) at 18 Church Street #04-00 OCBC Centre South Singapore 049479. For queries, please contact our Customer Service Hotline at 1800 3633333

NAME : LOW PEK HAR ESTHER

STATEMENT DATE : 01 APR 17

PAYMENT DUE DATE : IMMEDIATE

CARD NUMBER	AMOUNT DUE (\$)	MINIMUM PAYMENT (\$)	BANK/CHEQUE NO.	PLEASE ENTER INDIVIDUAL PAYMENT AMOUNT* (\$)
4524-1920-0314-4775	1,002.06	100.00		
4524-1988-0181-5037	317.04	100.00		
TOTAL	1,319.10	200.00		

+ Please write the card number(s) on the reverse of your cheque.

+ Please indicate the amount you wish to pay for the individual card account(s). If there is no indication, payment will be apportioned at the Bank's discretion.

+ Please do not post date your cheque.

\* Interbank GIRO application is being processed. Please pay by cheque.

# Payment will be debited via GIRO.

## IMPORTANT INFORMATION

All charges are in Singapore Dollars unless otherwise stated.  
The following information is intended as a Cardmember's guide only.  
Please refer to the OCBC Cardmember's Agreement for details.

### 1. PAYMENT MODE

**As some of payment channels may require more processing time, we encourage you to pay your bills early to avoid incurring late charges.**

- **OCBC ATM/Internet Banking/Mobile Banking/Phone Banking** – Payment can be made at any OCBC ATM, via OCBC Internet Banking at [www.ocbc.com](http://www.ocbc.com), OCBC Mobile Banking, or through OCBC Phone Banking at 1800 363 3333 or +65 6363 3333 when overseas. Payments received after 11.30pm will be processed the next business day.
- **Interbank GIRO** – On the payment due date, we will automatically deduct payment from the bank account which you have indicated in your Interbank GIRO Application Form.
- **FAST Funds Transfer** – Payment can be made via FAST from any participating bank's online banking platform. Payment made through this channel is almost immediate. However, FAST payment received after 11.30pm will be credited to your credit card account on the next calendar day. For a list of participating banks, please refer to the Association of Banks in Singapore's website at [www.abs.org.sg/fast.php](http://www.abs.org.sg/fast.php).
- **Cheque Payment** – Cheques should be crossed and made payable to 'OCBC Bank'. Please DO NOT post-date your cheques. Remember to allow sufficient time for processing. We are unable to process cheques on Saturdays, Sundays and public holidays. If you are dropping it into our Quick Cheque Deposit boxes at any OCBC Bank Branch in Singapore, please do so at least three business days before the payment due date. If you are mailing us a cheque, please ensure we receive the cheque at least three business days before the payment due date so it can be cleared in time. You may download an envelope at [www.ocbc.com/bre](http://www.ocbc.com/bre).
- **Cash Payment** – Cash payments can be made at any OCBC Bank branch or OCBC Cash Deposit Machine in Singapore. Please DO NOT send cash by mail.
- **iNETS Kiosk/AXS Stations/AXS m-Station/AXS e-Station** – Payments can be made via NETS or CashCard at any iNETS Kiosk or AXS Station/AXS m-Station/AXS e-Station in Singapore. If payment is made after 5pm, the payment will be credited to your credit card account on the next calendar day. You should pay the bill for each card account separately.
- **Another Bank's Internet Banking Service** – Some banks allow you to make payment to your OCBC credit card. You should take note of the time needed by your bank to process such payments - do check with them for details and ensure that the payment reaches us by the due date.

### 2. MINIMUM MONTHLY PAYMENT

- Accounts within the Credit Limit: S\$50 or 3% of the Total Balance, whichever is greater, and any overdue amounts.
- Accounts that are over the Credit Limit: 3% of the Total Balance plus the amount in excess of the Credit Limit and any overdue amount.

### 3. REPAYMENT PERIOD

- The Repayment Period is 23 calendar days from the Statement Date. If the Payment Due Date falls on a Saturday, Sunday or Public Holiday, it will be brought forward to the previous working day.

### 4. ANNUAL FEE AND CARD REPLACEMENT FEE

- Unless we receive your instruction otherwise, your OCBC Credit Card will be renewed automatically upon each anniversary of your membership.  
The annual fee for various types of Cards and the card replacement fee are shown in the table below:

Type of Card	Annual Fee* (Inclusive of GST)		Minimum Spend Requirement for Annual Fee Auto Waiver	Card Replacement Fee
	Principal Card	Supplementary Card		
OCBC Elite World Card	S\$256.80	FREE	S\$50,000	S\$25
OCBC 365 Credit Card	S\$192.60	S\$96.30	S\$10,000	
OCBC Titanium				
OCBC Titanium Rewards Credit Card				
OCBC Arts Platinum MasterCard	S\$160.50	S\$80.25	S\$10,000	
OCBC Cashflo MasterCard				
OCBC Platinum MasterCard				
OCBC MasterCard Gold / Visa Gold				
FRANK Credit Card	S\$80.00	S\$40.00		
OCBC MasterCard Standard / Visa Classic	S\$32.10	S\$32.10	S\$10,000	
OCBC Great Eastern Cashflo MasterCard	S\$160.50	S\$80.25	S\$5,000	
OCBC Robinsons Group Visa Card	S\$192.60	S\$96.30	S\$5,000, of which S\$200 must be spent at Robinsons, Marks & Spencer and/or John Little	
OCBC BEST Denki Platinum MasterCard	S\$160.50	S\$80.25	S\$5,000	
NTUC Plus! Visa Credit Card	FREE^	FREE^	NA	

<sup>d</sup>Inclusive of GST

<sup>a</sup>Prevailing monthly NTUC membership fees still apply.

<sup>b</sup>BEST-OCBC MasterCard members whose card(s) were upgraded to BEST-OCBC Platinum MasterCard will continue to enjoy Annual Fees at S\$32.10 p.a. (inclusive of GST). Terms and conditions apply.

### 5. OVERSEAS AND FOREIGN CURRENCY TRANSACTIONS

- a) All Foreign currency transactions made in US dollars will be converted into Singapore dollars at the rate determined by the respective card associations or such rates as the Bank may determine from time to time. Transactions made in foreign currency other than US dollars will first be converted to US dollars before they are converted into Singapore dollars at the rate determined by the respective card associations (Visa or MasterCard International) or such rates as the Bank may determine from time to time. The conversion rate is applied on the date of posting to the Card Account and may be different from the rate in effect on the date of transaction.

All foreign currency transactions mentioned above (including reversals and refunds) will be subject to:

- (i) Conversion costs incurred by the bank at 1% ; and/or

- (ii) Bank Administrative Fee of 1.8%

- b) Notwithstanding clause (a), an additional fee will be levied on all Visa and MasterCard transactions effected in Singapore dollars and processed overseas (including online transactions). This includes but is not limited to (i) any Visa or MasterCard retail transaction presented in foreign currency that you choose to pay in Singapore dollars via dynamic currency conversion and (ii) any online retail card transaction charged to your Visa and MasterCard cards on overseas websites in Singapore Dollars. The additional fee charged is 1% on all converted Singapore dollar amounts for each Visa and MasterCard transaction.

### 6. CHARGES

- **Interest Charges** – If payment is not received in full by OCBC bank by the statement due date, an interest or finance charge at the rate of 25.92% per annum (or at such rate per annum as we may determine) on a daily basis, subject to a minimum monthly charge of S\$2.50 or such other sum as may be determined by us, shall be imposed on all transactions in both the current statement as well as the next month's statement from the transaction date until the date full payment is received by OCBC bank. No interest or finance charge will be imposed if payment is received in full by OCBC bank by the statement due date and there is no balance carried forward from the previous statement.
- **Late Payment Charges** – If the Minimum Payment is not received by Payment Due Date, a late payment charge of S\$80 (or \$60 for NTUC Plus! Visa Credit Card) will be charged to the Card Account.
- **Cash Advance Charges** – A fee of 6% of the withdrawn amount, or S\$15 (whichever is higher) will be charged. Also, interest charges based on the withdrawn amount will be levied on your account at the rate of 28.92% p.a (or at such rate per annum as we may determine), subject to a minimum charge of S\$2.50 per month. This will be calculated on a daily basis from the Transaction Date until full payment is received by OCBC bank.
- **Retrieval Fees** – requests for copies of sales drafts and statements are subject to the following charges (inclusive of GST):

<b>Sales Draft</b>	
Copy	S\$15 (per copy)
Original	S\$25 (per copy)

<b>Statement</b>	
Current to 2 months	FREE
3 to 12 months	S\$5 (per statement)
More than 12 months	S\$30 (per statement)

- **Administrative Charges**
- |  |        |
|--|--------|
| OCBC Rewards Catalogue   | S\$5   |
| Credit Refund via Cashier's Order or funds transfer from account to account within OCBC Bank | S\$5   |
| Card Conversion  | S\$20  |
| Returned Cheque  | S\$30  |
| Returned Interbank GIRO  | S\$30  |
| Cancellation of 0% Interest Instalment Plan  | S\$150 |

### 7. If you require assistance or information, contact us at:

- Our Customer Service Hotline: 1800 363 3333 or (65) 6363 3333 when overseas.
- Our Website: [www.ocbc.com](http://www.ocbc.com)

**To update your particulars or for enquiries, please contact our Customer Service Hotline at 1800 363 3333 or log on to Internet Banking at [www.ocbc.com](http://www.ocbc.com). Only requests from Principal Cardmembers are accepted.**