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1555

QIU, WENYUAN
2 GATEWAY DRIVE
#10-15
LOBBY C
SINGAPORE 608533



STATEMENT DATE	PAYMENT DUE DATE	TOTAL CREDIT LIMIT	TOTAL AVAILABLE CREDIT LIMIT	TOTAL MINIMUM DUE
18-01-2022	N.A	S\$9,500	S\$9,500.00	S\$0

Please examine this statement and advise us of any discrepancy within 7 days. Please settle this statement within 23 calendar days of the statement date. If the minimum payment is not received by the payment due date, a late payment charge of \$100 will be levied.

If payment is not received in full by us by the payment due date, interest charge assessed at 26.76% 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), until the date full payment is received by us will be levied.

If the payment due date above is a Saturday, Sunday or Public Holiday, payment should be received by the last working day BEFORE that.

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cash advance will be assessed at 28.92% per annum (minimum \$2.50 per month), calculated on a daily basis on amount withdrawn from the transaction date until the date that payment is received by us in full.

TRANSACTION DATE	DESCRIPTION	AMOUNT (SGD)
PLUS! CREDIT CARD		
QIU WENYUAN	4349-2202-0180-4933	
	LAST MONTH'S BALANCE	0.00
QIU WENYUAN	4349-2202-0180-4933	
02/01	ANNUAL FEE REVERSAL	(107.00)
01/01	ANNUAL FEE	107.00
	TOTAL	0.00

TOTAL AMOUNT DUE 0.00

Your Consolidated Rewards/Rebates for the Period 19 Dec 2021 to 18 Jan 2022								
Rewards Currency	Sources	Opening Balance	Earned this Period	Redeemed this Period	Adjusted this Period	Available Balance	Expire in Jan 2022	Expire in Feb 2022
LinkPoints		-	-	-	-	-	-	-
	4349-2202-0180-4933		-					

NEWS & INFORMATION

Prepared for QIU, WENYUAN

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 or visit www.abs.org.sg for more details

plus!

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Paying via methods like AXS or cheque? It may take up to 3 working days for payment to reach us

Late fees will apply if payment reaches us after the due date. Here are some methods you can use so that your payment can be processed instantly:



OCBC online banking
Log in to pay with an OCBC savings/current account



Fund transfer via FAST
Use another bank's account to make payment via FAST



OCBC self-help machines
Visit any OCBC ATM or Cash Deposit Machine to make payment

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 820 2020

NAME : QIU, WENYUAN

STATEMENT DATE : 18 JAN 22

PAYMENT DUE DATE : N.A.

CARD NUMBER	AMOUNT DUE (S\$)	MINIMUM PAYMENT (S\$)	BANK/CHEQUE NO.	PLEASE ENTER INDIVIDUAL PAYMENT AMOUNT* (S\$)
TOTAL	N.A.	N.A.		

+ 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.

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

	Plus! Credit cardholder with Plus! Savings account	Plus! Credit cardholder Only
Interbank GIRO	Apply online using internet banking for payment through your Plus! Savings account	Complete the Interbank GIRO form available at www.plus.com.sg
OCBC ATM / ATM Plus	Pay using your Plus! Savings account at any OCBC ATM Plus islandwide	Pay using any OCBC Deposit account at any OCBC ATM / ATM Plus islandwide
Phone Banking	Pay from your Plus! Savings account using Plus! Phone Banking at 1800 820 2020	Pay using OCBC Deposit account via OCBC Phone Banking @ 1800 363 3333
OCBC Internet Banking	Pay from either your OCBC Deposit account or Plus! Savings account using OCBC Internet Banking at www.ocbc.com or www.plus.com.sg .	
OCBC Mobile Banking	Pay from either your OCBC Deposit Account or Plus! Savings account using OCBC Mobile Banking app. Download the OCBC Mobile App via the App store (for iPhone) or on the Play store (for Android).	
iNets Kiosk / AXS Stations / AXS m-Station / AXS e-Station	Payments can be made via NETS or CashCard at any iNETS Kiosk or AXS Stations/AXS m-Station/AXS e-Station islandwide. For payment made after 5pm, your account will be credited on the next calendar day. Please make payment to individual card account separately.	
Cheque	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 the envelope here www.ocbc.com/plusbre .	
OCBC Cash Deposit Machine	Pay using cash at any OCBC Cash Deposit Machine	
Another Bank's Internet Banking Service	Some banks allow you to make payment to your OCBC credit card account. 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.	

Summary of Key Fees & Charges

- 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 payment is not received in full by OCBC Bank by the statement due date, an interest or finance charge at 26.76% per annum, calculated on a daily basis and subject to a minimum monthly charge of S\$2.50 (or a sum that is determined by us), will be imposed on all transactions in the current statement as well as the next month's statement from the transaction date. No interest or finance charge will be imposed if payment is received in full by OCBC Bank by the statement due date and if no balance is carried forward from the previous statement.
- Annual fee
S\$107.00 will be charged on each anniversary of your card account. Simply charge a minimum annual VISA transaction of S\$2,500 to your card to enjoy automatic waiver of the fee.
- Cash advance fee
6% of the amount withdrawn or S\$15 (whichever is greater), plus interest charge of 2.41% per month (28.92% p.a) on the amount withdrawn (calculated on a daily basis from date of withdrawal until full repayment is received by us).
- Late payment fee
S\$100 (if minimum payment is not received by the payment due date)
- Returned cheque / failed GIRO
S\$30 per occasion

Other important information

- Any discrepancies in statement?
Please notify us @ 1800 820 2020 immediately if you find any discrepancies on this statement. Otherwise we will understand that it is correct 7 days after the issue date.
- Card lost or stolen?
Please notify us @ 1800 820 2020 (if in Singapore) or (65)6820 2020 (overseas) immediately for your own safety and security if you have lost your card. You will not be liable for any fraudulent transactions on your card after successful reporting to us.
- 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 imposed by association at 1% ; and/or
 - (ii) Bank Administrative Fee of 2.25% for all OCBC Credit Cards except for Credit Cards listed in (iii)
 - (iii) Bank Administrative Fee of 2% for NTUC Plus! Visa Credit Card and OCBC Plus! Visa Credit Card.
 - 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.
- Repayment Period
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.

LinkPoints Rewards

- Enquiry on LinkPoints
You can check your LinkPoints balance at www.plus.com.sg or call 6223 5225. You can also check your LinkPoints balance at any Link Merchant outlet.
- Redemption of LinkPoints
You can redeem your LinkPoints at any FairPrice outlet. You can also choose to redeem your LinkPoints at participating Link Merchants or at LinkPoints Rewards Centre (NTUC Centre, One Marina Boulevard, Basement).
- More information on LinkPoints
LinkPoints earned in a calendar year will expire on 31 December of that year. However, you will be given an additional 6 months grace to redeem your points.
- Change of Address / Telephone Numbers
Please log on to OCBC Internet Banking at www.ocbc.com.sg/login. Alternatively, you can send in written instructions using the "Change of Address/Contact Details" form available at www.plus.com.sg

Managing Your Account

	OCBC Internet Banking	OCBC ATM / ATM Plus	Plus! Phone Banking 1800 820 2020
Checking of credit card bill	✓	✓	✓
Changing of address & contact numbers	✓	(ATMs @ OCBC Branches only)	
Credit card statements	✓		
Activate / Reissue internet & phone banking PIN		✓	
Changing of ATM PIN		✓	

- Use your Plus! Card and ATM PIN to activate your OCBC Internet Banking, OCBC Mobile Banking and Plus! Phone Banking services at any OCBC ATM/ATM Plus islandwide.
- Plus! customer service officers are available for inquiries and assistance during normal operating hours (9am – 10pm daily) @ 1800 820 2020. Reporting of loss / stolen card or re-issue of ATM PIN is available 24 hours daily.

Need more information or further assistance? Please visit www.plus.com.sg or call our Customer Service Officers at 1800 820 2020 (9am - 10am) daily. www.plus.com.sg 1800 820 2020