

hold ref.no: Y  
12345

DJ PARANCA  
123 ORCHARD ROAD  
#03-15  
SINGAPORE 238800



STATEMENT DATE	PAYMENT DUE DATE	TOTAL CREDIT LIMIT	TOTAL AVAILABLE CREDIT LIMIT	TOTAL MINIMUM DUE
01-08-2023	24-08-2023	S\$22,800	S\$22,058.11	S\$50.00

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 OCBC Bank by the payment due date, an interest charge at 27.78% per annum, calculated on a daily basis and subject to a minimum charge of S\$2.50 a month, will be applied to the outstanding balance in and all new purchases charged to your card account from the date each purchase is made, until the date full payment is received by us. If the minimum payment is not received by OCBC Bank by the payment due date, the prevailing interest rate applicable to the outstanding balance in and all new purchases charged to your card account from the date each purchase is made, will be increased to a higher interest rate of 30.78% per annum. This additional interest will be notified to you via statement.

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cash advance will be assessed at 28.92% per annum (minimum \$2.50 per month), calculated on a daily basis on amount withdrawn from the transaction date until the date that payment is received in full by OCBC bank.

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

**DJ PARANCA**

**5488-2926-6730-9473**

	LAST MONTH'S BALANCE			412.16
	PAYMENT BY INTERNET			(412.16)
02/07	DELIGHTFUL BREAKFAST	SINGAPORE	SG	4.20
06/07	URBAN TRANSIT CO.	SINGAPORE	SG	1.38
07/07	MORNING BITES CAFÉ	SINGAPORE	SG	4.20
13/07	SUNRISE TOAST HAVEN	SINGAPORE	SG	3.20
15/07	ARCTIC MARKET	SINGAPORE	SG	7.00
16/07	SPEEDY DRIVE SHOP	SINGAPORE	SG	11.90
16/07	TRAVELEATS EXPRESS	SINGAPORE	SG	1.00
17/07	FROSTED PANTRY	SINGAPORE	SG	2.51
18/07	COMMUTE & GO MART	SINGAPORE	SG	9.90
18/07	CULINARY CONNECT	SINGAPORE	SG	6.95
18/07	NATURE'S OVEN	SINGAPORE	SG	1.29
18/07	CHILLED URBAN MART	SINGAPORE	SG	2.64
19/07	GLOBAL FLAVORS	SINGAPORE	SG	5.50
19/07	FITLIFE ACCESS	SINGAPORE	SG	17.40
20/07	MORNING BITE CAFÉ	SINGAPORE	SG	8.30
20/07	FOODIE EXPRESS	SINGAPORE 239	SG	36.25
20/07	GASTRONOMIC OASIS	SINGAPORE	SG	2.28
21/07	TRANQUIL TRANSIT	SINGAPORE	SG	11.90
21/07	URBAN HARVEST	SINGAPORE	SG	7.30
21/07	ENCHANTED CAFÉ	SINGAPORE	SG	11.90
22/07	FROZEN WONDERS	SINGAPORE	SG	6.10
22/07	DRIVE-THRU DELIGHTS	SINGAPORE	SG	238.79
22/07	FLAVORFUL MARKETPLAC	SINGAPORE	SG	2.71
23/07	GOURMET PANTRY	SINGAPORE	SG	8.50
23/07	TRAVELER'S PROVISION	SINGAPORE	SG	59.00
23/07	EPICUREAN CONNECT	SINGAPORE	SG	3.20
23/07	NATURAL BAZAAR	SINGAPORE	SG	12.90
24/07	WHOLESOME LIFE	SINGAPORE	SG	27.75



**OCBC Bank**  
65 Chulia Street, OCBC Centre  
Singapore 049513

**Contact Us**  
1800 363 3333  
(65) 6363 3333 when overseas

TRANSACTION DATE	DESCRIPTION	AMOUNT (SGD)
24/07	SAVORY MORNING	2.90
25/07	METRO TRANSIT	17.16
25/07	SUNNY CAFÉ	17.40
25/07	GOLDEN TOAST	13.45
25/07	-1234 SNOWY MART	1.45
25/07	DRIVE EXPRESS	3.43
26/07	GOURMET SHOP	7.30
26/07	URBAN EATS	11.90
26/07	FOOD HUB	6.50
26/07	FRESH FINDS	2.44
26/07	COZY CAFÉ	1.29
27/07	PANTRY PICKS	17.90
27/07	TRAVEL DELI	3.70
28/07	GLOBAL GRUB	12.00
28/07	FITNESS PASS	4.20
28/07	NATURE FARE	3.04
29/07	FAST FEAST	15.60
30/07	QUICK MART	13.52
30/07	CULINARY WAY	8.95
30/07	COLD STORAGE	4.20
31/07	BUS RIDE	11.90
31/07	EATERY STOP	7.30
18/07	CASH REBATE	(1.38)
	<b>SUBTOTAL</b>	<b>702.10</b>
	<b>TOTAL</b>	<b>702.10</b>

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<b>TOTAL AMOUNT DUE</b>	<b>702.10</b>
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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 : DJ PARANCA

STATEMENT DATE : 01 AUG 23

PAYMENT DUE DATE : 24 AUG 23

CARD NUMBER	AMOUNT DUE (S\$)	MINIMUM PAYMENT (S\$)	BANK/ CHEQUE NO.	PLEASE ENTER INDIVIDUAL PAYMENT AMOUNT* (S\$)
5488-2926-6730-9473	702.10	50.00		
TOTAL	702.10	50.00		

+ 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.

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## 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 methods may require more processing time, we encourage you to pay your bills early to avoid incurring late charges.

Payment methods	Processing time required
OCBC ATM OCBC Cash Deposit Machine OCBC Online and Mobile Banking Phone Banking	Instant once transaction is completed.
InterBank GIRO	Automatic deduction on the payment due date from the bank account indicated in your InterBank GIRO application form.  Please ensure that there are sufficient funds in the account at least one day before the deduction date.
FAST Funds Transfer from any participating bank's online banking platform	Almost instant once transaction is completed.  Please visit Association of Banks (ABS) Singapore's Website > Consumer Banking > FAST for the list of participating banks.
Cheque Crossed and made payable to "OCBC Bank"  Do not post-date your cheques	Three business days after we receive the cheque. You may drop the cheque into our Quick Deposit boxes at any OCBC Bank branch in Singapore or mail it to us.
Cash Payment at any OCBC Bank branch	Same day
AXS Station  AXS m-Station (mobile app)  AXS e-Station (web-based)	Same day if payment is made by 11.59pm. Payments made after 11.59pm will be processed the next calendar day. You should pay the bill for each card account separately.
NETS or CashCard via iNets Kiosks	Same day if payment is made before 5pm. Payments made after 5pm will be processed the next calendar day. You should pay the bill for each card account separately.
Another Bank's Internet Banking Service	Up to three business days.

### 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 Premier Visa Infinite Credit Card	FREE	FREE	NA	S\$27.00
OCBC Elite World Card	S\$259.20	FREE	S\$50,000	
OCBC 365 Credit Card	S\$194.40	S\$97.20	S\$10,000	
OCBC Titanium				
OCBC Titanium Rewards Credit Card				
OCBC Arts Platinum MasterCard	S\$162.00	S\$81.00	S\$10,000	
OCBC NXT Credit Card				
OCBC Platinum MasterCard				
OCBC MasterCard Gold / Visa Gold				
FRANK Credit Card	S\$194.40	S\$97.20		S\$32.40
OCBC MasterCard Standard / Visa Classic	S\$32.40	S\$32.40	S\$10,000	S\$27.00
OCBC Great Eastern Cashflo MasterCard	S\$162.00	S\$81.00	S\$5,000	
OCBC BEST Denki Platinum MasterCard	S\$162.00	S\$81.00	S\$5,000	
OCBC 90°N Mastercard / OCBC 90°N Visa Card	S\$54.00	S\$54.00	S\$10,000	
OCBC Visa Credit Card	NA	NA	NA	

\*Inclusive of GST

### 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 imposed by association at 1% ; and/or

- (ii) Bank Administrative Fee of 2.25% for all OCBC Credit Cards.

- 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 27.78% 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, until the date full payment is received by us. If the minimum payment is not received by OCBC Bank by the payment due date, the prevailing interest rate applicable to the outstanding balance in and all new purchases charged to your card account from the date each purchase is made, will be increased to a higher interest rate of 30.78% per annum. This additional interest will be notified to you via statement. 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.
- Overlimit Fee** - A fee of S\$40 will be charged if the total outstanding balance of all your credit cards exceed your total credit card credit limit at any point of time. This fee will be charged to the credit card with the earliest statement cycle and highest outstanding balance.
- Late payment charges** – If the minimum payment is not received by payment due date, a late payment charge of S\$100 will be charged to the card account.
- Cash Advance Charges for all OCBC Credit Cards** - A fee of 8% 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\$6 (per statement)
More than 12 months	S\$33 (per statement)

- Administrative Charges**
- 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.
- OCBC Online Banking

To update your particulars or for enquiries, please contact our Customer Service Hotline at 1800 363 3333 or log on to OCBC Online Banking. Only requests from Principal Cardmembers are accepted.