

hold ref.no: Y
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EDDC763E47889A7

STATEMENT DATE	PAYMENT DUE DATE	TOTAL CREDIT LIMIT	TOTAL AVAILABLE CREDIT LIMIT	TOTAL MINIMUM DUE
07-01-2025	IMMEDIATE	S\$70,000	S\$11,877.17	S\$50,637.43

ALL of your OCBC Credit Card(s) has/have been suspended from usage. Please make payment immediately and update your income records.

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 S\$100 for each Credit Card account and S\$120 for each Balance Transfer account 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for cash advance will be assessed at 28.92% per annum (minimum \$2.50 per month), calculated on a daily basis on amount withdrawn from the transaction date until the date that payment is received in full by OCBC bank.

IMPORTANT NOTE

Outstanding Balance	S\$50,637.43	Payment Due Date	IMMEDIATE
Pay your bills in full to avoid further interest and finance charges.			
WARNING: If you do not pay the outstanding balance in full, you will be subject to 27.78% 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\$50,637.43 each month,			
you will pay off fully what you currently owe only after 1 month(s)		the total you will need to pay, even without charging new transactions to your card, is about S\$50,637.43	

WARNING: If you do not even make the minimum payment, you will also be charged late fee of S\$100.00 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\$58,726.64

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

TRANSACTION DATE	DESCRIPTION	AMOUNT (SGD)
	OCBC ROBINSONS GROUP CARD Your account has been terminated. Kindly arrange full payment for the total outstanding immediately. Kindly return all cards (cut in halves) if you have not done so.	
 This section shows payments made at Robinsons or Marks & Spencer stores 61F5704E69CA3AF 4524-1907-7031-1817		
	LAST MONTH'S BALANCE	0.00
	SUBTOTAL AT ROBINSONS GROUP OF STORES	0.00
 This section shows all other transactions 61F5704E69CA3AF 4524-1907-7031-1817		
	LAST MONTH'S BALANCE	50,637.43
	SUBTOTAL FOR OTHERS	50,637.43
	TOTAL	50,637.43
<hr/>		
	TOTAL AMOUNT DUE	50,637.43

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



Funds 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 3633333

NAME : EDDC763E47889A7

STATEMENT DATE : 07 JAN 25

PAYMENT DUE DATE : IMMEDIATE

CARD NUMBER	AMOUNT DUE (\$\$)	MINIMUM PAYMENT (\$\$)	BANK/ CHEQUE NO.	PLEASE ENTER INDIVIDUAL PAYMENT AMOUNT*(\$\$)
4524-1907-7031-1817	50,637.43	50,637.43		
TOTAL	50,637.43	50,637.43		

* 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 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. Refer to the Association of Banks in Singapore's website at www.abs.org.sg/fast.php for a 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. You may download an envelope www.ocbc.com/bre
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	
OCBC Elite World Card	S\$261.60	FREE	S\$50,000	
OCBC 365 Credit Card				
OCBC 90.N Visa / Mastercard				
OCBC Titanium	S\$196.20	S\$98.10	S\$10,000	S\$27.25
OCBC Rewards Card				
OCBC INFINITY Cashback Card				
OCBC Arts Platinum MasterCard				
OCBC NXT Credit Card	S\$163.50	S\$81.75	S\$10,000	S\$32.70
OCBC Platinum MasterCard				
OCBC MasterCard Gold / Visa Gold	S\$196.20	S\$98.10		
FRANK Credit Card	S\$32.70	SS\$32.70	S\$10,000	S\$27.25
OCBC MasterCard Standard / Visa Classic	S\$163.50	S\$81.75	S\$5,000	
OCBC Great Eastern Cashflo MasterCard	S\$163.50	S\$81.75	S\$5,000	
OCBC BEST Denki Platinum MasterCard	NA	NA	NA	
OCBC Visa Credit Card				

*Inclusive of GST

5. OVERSEAS AND FOREIGN CURRENCY TRANSACTIONS

- 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\$50 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.

If the minimum payment for the outstanding balance on your Balance Transfer account is not received by the payment due date, a late payment charge of S\$120 will be charged to the balance transfer 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.

- Transaction Activity Fee** – A fee of 8% of the transaction amount, or S\$15 (whichever is higher) will be charged on transactions under Merchant Category Code 7995 (e.g., purchase of casino gambling chips).

- Retrieval Fees** – requests for copies of sales drafts and statements are subject to the following charges (inclusive of GST):

Sales Draft	
Copy	S\$15 (per copy)
Original	S\$25 (per copy)

Statement	
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
- Card Conversion
- Returned Cheque
- Returned Interbank GIRO
- Cancellation of 0% Interest Instalment Plan

S\$5

S\$20

S\$30

S\$30

S\$150

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

- Our Customer Service Hotline: 1800 363 3333 or 6363 3333 when overseas.

- Our Website: 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. Only requests from Principal Cardmembers are accepted.

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41AC3964CCB66A1E90B614D91BD337

STATEMENT DATE	PAYMENT DUE DATE	TOTAL CREDIT LIMIT	TOTAL AVAILABLE CREDIT LIMIT	TOTAL MINIMUM DUE
07-01-2025	IMMEDIATE	S\$3,800	-S\$52,651.58	S\$49,285.20

ALL of your OCBC Credit Card(s) has/have been suspended from usage. Please make payment immediately and update your income records.

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 S\$100 for each Credit Card account and S\$120 for each Balance Transfer account 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.

IMPORTANT NOTE

Outstanding Balance	S\$49,285.20	Payment Due Date	IMMEDIATE
Pay your bills in full to avoid further interest and finance charges.			
WARNING: If you do not pay the outstanding balance in full, you will be subject to 27.78% 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\$49,285.20 each month,			
you will pay off fully what you currently owe only after 1 month(s)		the total you will need to pay, even without charging new transactions to your card, is about S\$49,285.20	

WARNING: If you do not even make the minimum payment, you will also be charged late fee of S\$100.00 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\$57,175.37

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

TRANSACTION DATE	DESCRIPTION	AMOUNT (SGD)
	OCBC ROBINSONS GROUP CARD Your account has been terminated. Kindly arrange full payment for the total outstanding immediately. Kindly return all cards (cut in halves) if you have not done so.	
 This section shows payments made at Robinsons or Marks & Spencer stores		
02594F9E98FDF8718 4524-1907-7000-6045		
	LAST MONTH'S BALANCE	0.00
	SUBTOTAL AT ROBINSONS GROUP OF STORES	0.00
 This section shows all other transactions		
02594F9E98FDF8718 4524-1907-7000-6045		
	LAST MONTH'S BALANCE	49,285.20
	SUBTOTAL FOR OTHERS	49,285.20
	TOTAL	49,285.20
 <hr/>		
	TOTAL AMOUNT DUE	49,285.20

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



Funds 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 3633333

NAME : 41AC3964CCB66A1E90B614D91BD337

STATEMENT DATE : 07 JAN 25

PAYMENT DUE DATE : IMMEDIATE

CARD NUMBER	AMOUNT DUE (\$\$)	MINIMUM PAYMENT (\$\$)	BANK/ CHEQUE NO.	PLEASE ENTER INDIVIDUAL PAYMENT AMOUNT*(\$\$)
4524-1907-7000-6045	49,285.20	49,285.20		
TOTAL	49,285.20	49,285.20		

* 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 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. Refer to the Association of Banks in Singapore's website at www.abs.org.sg/fast.php for a 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. You may download an envelope www.ocbc.com/bre
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	
OCBC Elite World Card	S\$261.60	FREE	S\$50,000	
OCBC 365 Credit Card				
OCBC 90.N Visa / Mastercard				
OCBC Titanium	S\$196.20	S\$98.10	S\$10,000	S\$27.25
OCBC Rewards Card				
OCBC INFINITY Cashback Card				
OCBC Arts Platinum MasterCard				
OCBC NXT Credit Card	S\$163.50	S\$81.75	S\$10,000	S\$32.70
OCBC Platinum MasterCard				
OCBC MasterCard Gold / Visa Gold	S\$196.20	S\$98.10		
FRANK Credit Card	S\$32.70	SS\$32.70	S\$10,000	S\$27.25
OCBC MasterCard Standard / Visa Classic	S\$163.50	S\$81.75	S\$5,000	
OCBC Great Eastern Cashflo MasterCard	S\$163.50	S\$81.75	S\$5,000	
OCBC BEST Denki Platinum MasterCard	NA	NA	NA	
OCBC Visa Credit Card				

*Inclusive of GST

5. OVERSEAS AND FOREIGN CURRENCY TRANSACTIONS

- 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\$50 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.

If the minimum payment for the outstanding balance on your Balance Transfer account is not received by the payment due date, a late payment charge of S\$120 will be charged to the balance transfer 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.

- Transaction Activity Fee** – A fee of 8% of the transaction amount, or S\$15 (whichever is higher) will be charged on transactions under Merchant Category Code 7995 (e.g., purchase of casino gambling chips).

- Retrieval Fees** – requests for copies of sales drafts and statements are subject to the following charges (inclusive of GST):

Sales Draft	
Copy	S\$15 (per copy)
Original	S\$25 (per copy)

Statement	
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
- Card Conversion
- Returned Cheque
- Returned Interbank GIRO
- Cancellation of 0% Interest Instalment Plan

S\$5

S\$20

S\$30

S\$30

S\$150

- If you require assistance or information, contact us at:**

- Our Customer Service Hotline: 1800 363 3333 or 6363 3333 when overseas.

- Our Website: 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. Only requests from Principal Cardmembers are accepted.

hold ref.no: Y

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STATEMENT DATE	PAYMENT DUE DATE	TOTAL CREDIT LIMIT	TOTAL AVAILABLE CREDIT LIMIT	TOTAL MINIMUM DUE
07-01-2025	IMMEDIATE	S\$6,200	-S\$2,529.90	S\$3,081.00

ALL of your OCBC Credit Card(s) has/have been suspended from usage. Please make payment immediately and update your income records.

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 S\$100 for each Credit Card account and S\$120 for each Balance Transfer account 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.

IMPORTANT NOTE

Outstanding Balance	S\$6,927.99	Payment Due Date	IMMEDIATE
Pay your bills in full to avoid further interest and finance charges.			
WARNING: If you do not pay the outstanding balance in full, you will be subject to 27.78% 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\$6,927.99 each month,			
you will pay off fully what you currently owe only after 1 month(s)		the total you will need to pay, even without charging new transactions to your card, is about S\$6,927.99	

WARNING: If you do not even make the minimum payment, you will also be charged late fee of S\$100.00 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\$8,583.54

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

TRANSACTION DATE	DESCRIPTION	AMOUNT (SGD)
	OCBC ROBINSONS GROUP CARD Your account has been terminated. Kindly arrange full payment for the total outstanding immediately. Kindly return all cards (cut in halves) if you have not done so.	

This section shows payments made at Robinsons or Marks & Spencer stores
19EEBF26B03D9 **4524-1907-7046-6181**

LAST MONTH'S BALANCE	0.00
SUBTOTAL AT ROBINSONS GROUP OF STORES	0.00

This section shows all other transactions
19EEBF26B03D9 **4524-1907-7046-6181**

LAST MONTH'S BALANCE	6,927.99
SUBTOTAL FOR OTHERS	6,927.99
TOTAL	6,927.99

TOTAL AMOUNT DUE	6,927.99
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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



Funds 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 3633333

NAME :

STATEMENT DATE : 07 JAN 25

PAYMENT DUE DATE : IMMEDIATE

CARD NUMBER	AMOUNT DUE (\$\$)	MINIMUM PAYMENT (\$\$)	BANK/ CHEQUE NO.	PLEASE ENTER INDIVIDUAL PAYMENT AMOUNT*(\$\$)
4524-1907-7046-6181	6,927.99	6,927.99		
TOTAL	6,927.99	6,927.99		

* 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 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. Refer to the Association of Banks in Singapore's website at www.abs.org.sg/fast.php for a 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. You may download an envelope www.ocbc.com/bre
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	
OCBC Elite World Card	S\$261.60	FREE	S\$50,000	
OCBC 365 Credit Card				
OCBC 90.N Visa / Mastercard				
OCBC Titanium	S\$196.20	S\$98.10	S\$10,000	S\$27.25
OCBC Rewards Card				
OCBC INFINITY Cashback Card				
OCBC Arts Platinum MasterCard				
OCBC NXT Credit Card	S\$163.50	S\$81.75	S\$10,000	S\$32.70
OCBC Platinum MasterCard				
OCBC MasterCard Gold / Visa Gold	S\$196.20	S\$98.10		
FRANK Credit Card	S\$32.70	SS\$32.70	S\$10,000	S\$27.25
OCBC MasterCard Standard / Visa Classic	S\$163.50	S\$81.75	S\$5,000	
OCBC Great Eastern Cashflo MasterCard	S\$163.50	S\$81.75	S\$5,000	
OCBC BEST Denki Platinum MasterCard	NA	NA	NA	
OCBC Visa Credit Card				

*Inclusive of GST

5. OVERSEAS AND FOREIGN CURRENCY TRANSACTIONS

- 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\$50 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.

If the minimum payment for the outstanding balance on your Balance Transfer account is not received by the payment due date, a late payment charge of S\$120 will be charged to the balance transfer 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.

- Transaction Activity Fee** – A fee of 8% of the transaction amount, or S\$15 (whichever is higher) will be charged on transactions under Merchant Category Code 7995 (e.g., purchase of casino gambling chips).

- Retrieval Fees** – requests for copies of sales drafts and statements are subject to the following charges (inclusive of GST):

Sales Draft	
Copy	S\$15 (per copy)
Original	S\$25 (per copy)
Statement	
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
- Card Conversion
- Returned Cheque
- Returned Interbank GIRO
- Cancellation of 0% Interest Instalment Plan

- 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

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. Only requests from Principal Cardmembers are accepted.

hold ref.no: Y

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DC4F204500968CBDDAA5F22985AEA198
87248F59BDBEE

STATEMENT DATE	PAYMENT DUE DATE	TOTAL CREDIT LIMIT	TOTAL AVAILABLE CREDIT LIMIT	TOTAL MINIMUM DUE
07-01-2025	IMMEDIATE	S\$10,000	-S\$71,599.65	S\$39,830.88

ALL of your OCBC Credit Card(s) has/have been suspended from usage. Please make payment immediately and update your income records.

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 S\$100 for each Credit Card account and S\$120 for each Balance Transfer account 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.

IMPORTANT NOTE

Outstanding Balance	S\$39,830.88	Payment Due Date	IMMEDIATE
Pay your bills in full to avoid further interest and finance charges.			
WARNING: If you do not pay the outstanding balance in full, you will be subject to 27.78% 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\$39,830.88 each month,			
you will pay off fully what you currently owe only after 1 month(s)		the total you will need to pay, even without charging new transactions to your card, is about S\$39,830.88	

WARNING: If you do not even make the minimum payment, you will also be charged late fee of S\$100.00 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\$46,329.46
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(Disclaimer: Projected amount and duration on the disclosure is just an estimate as interest charges may be higher than illustrated.)

TRANSACTION DATE	DESCRIPTION	AMOUNT (SGD)
	OCBC ROBINSONS GROUP CARD Your account has been terminated. Kindly arrange full payment for the total outstanding immediately. Kindly return all cards (cut in halves) if you have not done so.	
 This section shows payments made at Robinsons or Marks & Spencer stores 7182E7CDBF2D		
4524-1907-7063-0927		
	LAST MONTH'S BALANCE	61.82
	SUBTOTAL AT ROBINSONS GROUP OF STORES	61.82
 This section shows all other transactions 7182E7CDBF2D		
4524-1907-7063-0927		
	LAST MONTH'S BALANCE	39,769.06
	SUBTOTAL FOR OTHERS	39,769.06
	TOTAL	39,830.88
<hr/>		
	TOTAL AMOUNT DUE	39,830.88

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



Funds 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 3633333

NAME :

STATEMENT DATE : 07 JAN 25

PAYMENT DUE DATE : IMMEDIATE

CARD NUMBER	AMOUNT DUE (\$\$)	MINIMUM PAYMENT (\$\$)	BANK/ CHEQUE NO.	PLEASE ENTER INDIVIDUAL PAYMENT AMOUNT*(\$\$)
4524-1907-7063-0927	39,830.88	39,830.88		
TOTAL	39,830.88	39,830.88		

* 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 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. Refer to the Association of Banks in Singapore's website at www.abs.org.sg/fast.php for a 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. You may download an envelope www.ocbc.com/bre
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	
OCBC Elite World Card	S\$261.60	FREE	S\$50,000	
OCBC 365 Credit Card				
OCBC 90.N Visa / Mastercard				
OCBC Titanium	S\$196.20	S\$98.10	S\$10,000	S\$27.25
OCBC Rewards Card				
OCBC INFINITY Cashback Card				
OCBC Arts Platinum MasterCard				
OCBC NXT Credit Card	S\$163.50	S\$81.75	S\$10,000	S\$32.70
OCBC Platinum MasterCard				
OCBC MasterCard Gold / Visa Gold	S\$196.20	S\$98.10		
FRANK Credit Card	S\$32.70	SS\$32.70	S\$10,000	S\$27.25
OCBC MasterCard Standard / Visa Classic	S\$163.50	S\$81.75	S\$5,000	
OCBC Great Eastern Cashflo MasterCard	S\$163.50	S\$81.75	S\$5,000	
OCBC BEST Denki Platinum MasterCard	NA	NA	NA	
OCBC Visa Credit Card				

*Inclusive of GST

5. OVERSEAS AND FOREIGN CURRENCY TRANSACTIONS

- 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\$50 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.

If the minimum payment for the outstanding balance on your Balance Transfer account is not received by the payment due date, a late payment charge of S\$120 will be charged to the balance transfer 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.

- Transaction Activity Fee** – A fee of 8% of the transaction amount, or S\$15 (whichever is higher) will be charged on transactions under Merchant Category Code 7995 (e.g., purchase of casino gambling chips).

- Retrieval Fees** – requests for copies of sales drafts and statements are subject to the following charges (inclusive of GST):

Sales Draft	
Copy	S\$15 (per copy)
Original	S\$25 (per copy)
Statement	
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
- Card Conversion
- Returned Cheque
- Returned Interbank GIRO
- Cancellation of 0% Interest Instalment Plan

- 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

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. Only requests from Principal Cardmembers are accepted.

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STATEMENT DATE	PAYMENT DUE DATE	TOTAL CREDIT LIMIT	TOTAL AVAILABLE CREDIT LIMIT	TOTAL MINIMUM DUE
07-01-2025	IMMEDIATE	S\$6,000	-S\$7,089.27	S\$8,188.95

ALL of your OCBC Credit Card(s) has/have been suspended from usage. Please make payment immediately and update your income records.

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 S\$100 for each Credit Card account and S\$120 for each Balance Transfer account 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.

IMPORTANT NOTE

Outstanding Balance	S\$10,057.41	Payment Due Date	IMMEDIATE
Pay your bills in full to avoid further interest and finance charges.			
WARNING: If you do not pay the outstanding balance in full, you will be subject to 27.78% 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\$10,057.41 each month,			
you will pay off fully what you currently owe only after 1 month(s)		the total you will need to pay, even without charging new transactions to your card, is about S\$10,057.41	

WARNING: If you do not even make the minimum payment, you will also be charged late fee of S\$100.00 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\$12,173.59

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

TRANSACTION DATE	DESCRIPTION	AMOUNT (SGD)
OCBC ROBINSONS GROUP CARD Your account has been terminated. Kindly arrange full payment for the total outstanding immediately. Kindly return all cards (cut in halves) if you have not done so.		
8A92343E85E	This section shows payments made at Robinsons or Marks & Spencer stores 4524-1907-7060-7537	
	LAST MONTH'S BALANCE	813.69
	SUBTOTAL AT ROBINSONS GROUP OF STORES	813.69
 This section shows all other transactions 8A92343E85E		
	4524-1907-7060-7537	
	LAST MONTH'S BALANCE	9,243.72
	SUBTOTAL FOR OTHERS	9,243.72
	TOTAL	10,057.41
<hr/>		
	TOTAL AMOUNT DUE	10,057.41

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



Funds 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 3633333
NAME : 9EDAD4CC630

STATEMENT DATE : 07 JAN 25
PAYMENT DUE DATE : IMMEDIATE

CARD NUMBER	AMOUNT DUE (\$\$)	MINIMUM PAYMENT (\$\$)	BANK/ CHEQUE NO.	PLEASE ENTER INDIVIDUAL PAYMENT AMOUNT*(\$\$)
4524-1907-7060-7537	10,057.41	10,057.41		
TOTAL	10,057.41	10,057.41		

* 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 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. Refer to the Association of Banks in Singapore's website at www.abs.org.sg/fast.php for a 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. You may download an envelope www.ocbc.com/bre
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	
OCBC Elite World Card	S\$261.60	FREE	S\$50,000	
OCBC 365 Credit Card				
OCBC 90.N Visa / Mastercard				
OCBC Titanium	S\$196.20	S\$98.10	S\$10,000	S\$27.25
OCBC Rewards Card				
OCBC INFINITY Cashback Card				
OCBC Arts Platinum MasterCard				
OCBC NXT Credit Card	S\$163.50	S\$81.75	S\$10,000	S\$32.70
OCBC Platinum MasterCard				
OCBC MasterCard Gold / Visa Gold	S\$196.20	S\$98.10		
FRANK Credit Card	S\$32.70	SS\$32.70	S\$10,000	S\$27.25
OCBC MasterCard Standard / Visa Classic	S\$163.50	S\$81.75	S\$5,000	
OCBC Great Eastern Cashflo MasterCard	S\$163.50	S\$81.75	S\$5,000	
OCBC BEST Denki Platinum MasterCard	NA	NA	NA	
OCBC Visa Credit Card				

*Inclusive of GST

5. OVERSEAS AND FOREIGN CURRENCY TRANSACTIONS

- 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\$50 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.

If the minimum payment for the outstanding balance on your Balance Transfer account is not received by the payment due date, a late payment charge of S\$120 will be charged to the balance transfer 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.

- Transaction Activity Fee** – A fee of 8% of the transaction amount, or S\$15 (whichever is higher) will be charged on transactions under Merchant Category Code 7995 (e.g., purchase of casino gambling chips).

- Retrieval Fees** – requests for copies of sales drafts and statements are subject to the following charges (inclusive of GST):

Sales Draft	
Copy	S\$15 (per copy)
Original	S\$25 (per copy)
Statement	
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
- Card Conversion
- Returned Cheque
- Returned Interbank GIRO
- Cancellation of 0% Interest Instalment Plan

- **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

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. Only requests from Principal Cardmembers are accepted.