



World's Best
Consumer Bank 2019

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
3648

MARY SMITH
123 CRAIG AVE
#01-01
SINGAPORE 600600



STATEMENT DATE	PAYMENT DUE DATE	TOTAL CREDIT LIMIT	TOTAL AVAILABLE CREDIT LIMIT	TOTAL MINIMUM DUE
20-05-2020	12-06-2020	S\$20,000	S\$19,139.90	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 26.88% per annum (or 26.76% per annum for NTUC/OCBC Plus! Visa Credit Cards), 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.

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for cash advance will be assessed at 28.92% per annum (minimum \$2.50 per month), calculated on a daily basis on amount withdrawn from the transaction date until the date that payment is received in full by OCBC bank.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)
NTUC PLUS CREDIT CARD		
MARY SMITH		
	0000-0000-0000-4262	
	LAST MONTH'S BALANCE	165.95
13/05	PAYMENT BY GIRO	(165.95)
21/04	NTUC FP-KIM TIAN	11.70
26/04	FAIRPRICE FINEST - TBP	36.16
27/04	NTUC FP-KIM TIAN	65.95
01/05	IHERB	101.23
	FOREIGN CURRENCY USD 69.35	
10/05	FAIRPRICE FINEST - TBP	114.00
12/05	FAIRPRICE FINEST - TBP	50.57
13/05	NTUC FP-KIM TIAN	108.35
15/05	IHERB	95.09
16/05	NTUC FAIRPRICE	95.39
17/05	NTUC FP-KIM TIAN	67.15
18/05	FAIRPRICE FINEST - TBP	53.64
15/05	CCY CONVERSION FEE	0.95
	FOR: 95.09 SGD	
	SUBTOTAL	800.18
	TOTAL	800.18

TOTAL AMOUNT DUE 800.18

Your Consolidated Rewards/Rebates for the Period 21 Apr 2020 to 20 May 2020								
Rewards Currency	Sources	Opening Balance	Earned this Period	Redeemed this Period	Adjusted this Period	Available Balance	Expire in May 2020	Expire in Jun 2020
LuckyDraw Chance		-	929	-	-	929	-	-
	0000-0000-0000-0202		1					
	0000-0000-0000-4262		928					
LinkPoints		-	66	-	-	-	-	-
	0000-0000-0000-4262		66					

NEWS & INFORMATION

Prepared for MARY SMITH

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

REVISED MIN PAYMENT

Effective from 1 April 2020, the minimum monthly repayment for OCBC Credit Cards will be revised from 3% to 1% of the Total Statement Balance (or S\$50, whichever is higher), for a period of six months. More information can be found on www.ocbc.com/covid19support

REVISION OF T&CS

From 1 June 2020, reward points (OCBC\$, ROBS\$, Travel\$, Voyage Miles) will be awarded (where applicable) for every S\$5 spent on a per transaction basis (instead of being awarded for each S\$1 spent). Prevailing rates for the awarding of reward points shall continue to apply (except revised rates for VOYAGE Card). There will also be updates to the MCC exclusion list for the awarding of Rewards/Rebates. Notice of this change can be found on www.ocbc.com/notices.



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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 : MARY SMITH

STATEMENT DATE : 20 MAY 20

PAYMENT DUE DATE : 12 JUN 20

CARD NUMBER	AMOUNT DUE (S\$)	MINIMUM PAYMENT (S\$)	BANK/CHEQUE NO.	PLEASE ENTER INDIVIDUAL PAYMENT AMOUNT* (S\$)
0000-0000-0000-4262 #	800.18	50.00	PAYMENT DEBITED VIA 000000000001	
TOTAL	800.18	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.

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. 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) ASX e-Station (web-based)	Effective from 22 May 2017: 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 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 90.N Card				
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\$3,000	
OCBC BEST Denki Platinum MasterCard	S\$160.50*	S\$80.25*	S\$5,000	
NTUC Plus! Visa Credit Card	FREE^	FREE^	NA	

*Inclusive of GST

^Prevailing monthly NTUC membership fees still apply.

*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:

- Conversion costs imposed by association at 1% ; and/or
- Bank Administrative Fee of 2.25% for all OCBC Credit Cards except for Credit Cards listed in (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.

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 26.88% per annum (or 26.76% per annum for NTUC/OCBC Plus! Visa Credit Cards), 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.
- 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 except for NTUC/OCBC Plus! Visa Credit Cards** – A fee of 8% of the withdrawn amount, or S\$15 (whichever is higher) will be charged.
Cash Advance Charges for NTUC/OCBC Plus! Visa Credit Cards - 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):

Sales Draft

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

Statement

Current to 2 months	FREE
3 to 12 months	S\$5 (per statement)
More than 12 months	S\$30 (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.
- 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.