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4457

KENNETH HOWARD CHUNG
265A KIM KEAT AVENUE
#16-554
SINGAPORE 311265



STATEMENT DATE	PAYMENT DUE DATE	TOTAL CREDIT LIMIT	TOTAL AVAILABLE CREDIT LIMIT	TOTAL MINIMUM DUE
25-10-2024	15-11-2024	S\$22,800	S\$21,982.73	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 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for cash advance will be assessed at 28.92% per annum (minimum \$2.50 per month), calculated on a daily basis on amount withdrawn from the transaction date until the date that payment is received in full by OCBC bank.

TRANSACTION DATE	DESCRIPTION	AMOUNT (SGD)
OCBC REWARDS CARD		
KENNETH CHUNG		
	5400-1261-0239-5595	
	LAST MONTH'S BALANCE	1,152.28
01/10	PAYMENT BY INTERNET	(1,152.28)
17/09	-1199 BUS/MRT 506790542	6.52
25/09	-1199 GIANT-KIM KEAT	23.85
25/09	APPLE.COM/BILL	13.98
26/09	-1199 FP*FOOD PANDA	17.61
26/09	AIA SINGAPORE PRIVATE	8.00
27/09	-1199 JAPAN HOME (RETAI	2.50
27/09	-1199 BUS/MRT 512224063	9.78
28/09	-1199 MCDONALDS 930137	9.75
28/09	-1199 DELIVEROO	19.78
30/09	FAVEPAY - BAKERY CUISI	2.64
30/09	FAVEPAYFAVEPAY - MR. B	2.44
30/09	-1199 THE SANDWICH GUYS	9.50
01/10	-1199 NTUC FP-TOA PAYOH (3.03
01/10	-8552 SPOTIFY P30564D53	14.98
01/10	FAVEPAYFAVEPAY - BAKER	2.12
02/10	VIRGIN ACTIVE SG	21.80
02/10	-1199 TEXAS AIRPORT T2	21.00
02/10	-1199 LOTTE DUTY FREE-T	22.00
02/10	SHOPEE SINGAPORE MP	11.50
02/10	-1199 BUS/MRT 515089388	3.26
07/10	SHOPEE SINGAPORE MP	11.90
11/10	GOOGLE*YOUTUBE PREMIUM	11.98
14/10	-1199 LOTTE DUTY FREE-T	51.30
14/10	-1199 LOTTE DUTY FREE-T	48.20
15/10	FAVEPAYFAVEPAY - BAKER	2.14
15/10	-1199 BUS/MRT 522320448	15.10
16/10	VIRGIN ACTIVE SG	93.80

TRANSACTION DATE	DESCRIPTION	AMOUNT (SGD)
17/10	-5429 PARKING.SG BILL_4	2.40
17/10	GRAB* A-7XGKDE7WWFQJ	10.10
18/10	FAVEPAYFAVEPAY - BAKER	2.14
18/10	GRAB* A-7XL4MNLWWG6M	12.30
19/10	-1199 GOKOKU JAPANESE BAK	13.40
20/10	-1199 KICKSTARTER.COM	207.15
	FOREIGN CURRENCY HKD 1,184.00	
20/10	POPULARSG	15.00
21/10	FAVEPAY - BAKERY CUISI	2.14
21/10	-1199 AL MARCHE	13.90
22/10	FAVEPAYFAVEPAY - BAKER	2.14
22/10	-5429 PARKING.SG BILL_B	1.20
23/10	-1199 SP ONE MTG	14.10
23/10	-1199 AL MARCHE	11.90
25/09	CCY CONVERSION FEE FOR: 13.98 SGD	0.14
01/10	CCY CONVERSION FEE FOR: 14.98 SGD	0.15
	SUBTOTAL	768.62
	TOTAL	768.62

TOTAL AMOUNT DUE 768.62

Your Consolidated Rewards/Rebates for the Period 26 Sep 2024 to 25 Oct 2024								
Rewards Currency	Sources	Opening Balance	Earned this Period	Redeemed this Period	Adjusted this Period	Available Balance	Expire in Oct 2024	Expire in Nov 2024
OCBC\$		91,470	660	-	90	92,220	-	-
	5400-1261-0239-5595		660					



OCBC Bank
65 Chulia Street, OCBC Centre
Singapore 049513

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

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 : KENNETH HOWARD CHUNG

STATEMENT DATE : 25 OCT 24

PAYMENT DUE DATE : 15 NOV 24

CARD NUMBER	AMOUNT DUE (S\$)	MINIMUM PAYMENT (S\$)	BANK/CHEQUE NO.	PLEASE ENTER INDIVIDUAL PAYMENT AMOUNT* (S\$)
5400-1261-0239-5595	768.62	50.00		
TOTAL	768.62	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\$27.25
OCBC Elite World Card	S\$261.60	FREE	S\$50,000	
OCBC 365 Credit Card	S\$196.20	S\$98.10	S\$10,000	
OCBC 90.N Visa / Mastercard				
OCBC Titanium				
OCBC Rewards Card				
OCBC INFINITY Cashback Card				
OCBC Arts Platinum MasterCard	S\$163.50	S\$81.75	S\$10,000	
OCBC NXT Credit Card				
OCBC Platinum MasterCard				
OCBC MasterCard Gold / Visa Gold				
FRANK Credit Card	S\$196.20	S\$98.10	S\$10,000	S\$32.70
OCBC MasterCard Standard / Visa Classic	S\$32.70	S\$32.70	S\$10,000	S\$27.25
OCBC Great Eastern Cashflo MasterCard	S\$163.50	S\$81.75	S\$5,000	
OCBC BEST Denki Platinum MasterCard	S\$163.50	S\$81.75	S\$5,000	
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\$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 for the transactions on your Credit Card account is not received by the payment due date, a late payment charge of S\$100 will be charged to the credit 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.
- 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	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.