

## Permanent and Temporary Credit Limit Increase for Credit Card FAQs

#	FAQ						
1	<p><b>Q: I have both an OCBC Credit Card and an OCBC EasiCredit account, can I request to increase the credit limit for both my Credit Card and/ or EasiCredit?</b></p> <p>A: You can submit one application and specify that you want to increase the credit limit for one or both your Credit Card and EasiCredit.</p>						
2	<p><b>Q: What income documents will be required if I'm not applying via OCBC Digital?</b></p> <p>A: For application via form, the following income documents will be required.</p> <table border="1" data-bbox="284 607 1385 1323"> <tbody> <tr> <td data-bbox="284 607 491 1137"> <b>Salaried Employees</b> </td> <td data-bbox="491 607 1385 1137"> <ul style="list-style-type: none"> <li>• Latest CPF statement with full contribution history (at least 12 months) AND</li> <li>• Latest Income Tax Notice of Assessment</li> </ul> <p>OR</p> <ul style="list-style-type: none"> <li>• Latest computerized/soft copy payslip AND</li> <li>• Latest bank statement showing employer's name for salary crediting OR Latest CPF statement with full contribution history (at least 12 months) OR Latest Income Tax Notice of Assessment</li> </ul> <p><b>Additional documents required for foreigners</b></p> <ul style="list-style-type: none"> <li>• Employment pass or work permit (at least 6 months' validity)</li> <li>• Employment letter (dated within the last 2 months) indicating Name, Identity Number and Position</li> </ul> </td> </tr> <tr> <td data-bbox="284 1137 491 1323"> <b>Self-employed, Commission or Variable Income Earners</b> </td> <td data-bbox="491 1137 1385 1323">           Last 12 months' CPF contribution history statement OR Latest Income Tax Notice of Assessment         </td> </tr> </tbody> </table>	<b>Salaried Employees</b>	<ul style="list-style-type: none"> <li>• Latest CPF statement with full contribution history (at least 12 months) AND</li> <li>• Latest Income Tax Notice of Assessment</li> </ul> <p>OR</p> <ul style="list-style-type: none"> <li>• Latest computerized/soft copy payslip AND</li> <li>• Latest bank statement showing employer's name for salary crediting OR Latest CPF statement with full contribution history (at least 12 months) OR Latest Income Tax Notice of Assessment</li> </ul> <p><b>Additional documents required for foreigners</b></p> <ul style="list-style-type: none"> <li>• Employment pass or work permit (at least 6 months' validity)</li> <li>• Employment letter (dated within the last 2 months) indicating Name, Identity Number and Position</li> </ul>	<b>Self-employed, Commission or Variable Income Earners</b>	Last 12 months' CPF contribution history statement OR Latest Income Tax Notice of Assessment		
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<b>Self-employed, Commission or Variable Income Earners</b>	Last 12 months' CPF contribution history statement OR Latest Income Tax Notice of Assessment						
3	<p><b>Q: Will I definitely get an increase in credit limit if I were to apply?</b></p> <p>A: If your latest income documents reflect an increase in income based on our record, credit limit increase will be subjected to our review. Please note that if your income documents reflect a lower earned income than what is currently in our record, your current credit limit will be reduced accordingly to reflect the prevailing earned income.</p>						
4	<p><b>Q: What is the maximum credit limit I can receive?</b></p> <p>A:</p> <table border="1" data-bbox="284 1697 991 1794"> <thead> <tr> <th>Annual income</th> <th>Credit Limit per customer</th> </tr> </thead> <tbody> <tr> <td>\$30,000 to \$120,000</td> <td>Up to 4x monthly income</td> </tr> <tr> <td>&gt;\$120,000</td> <td>Up to 6x monthly income</td> </tr> </tbody> </table> <p>The approved credit limit is a shared limit (based on above table) with all Unsecured Credit Facilities with OCBC. You can specify your new preferred credit limit for either your OCBC Credit Card account(s) or OCBC EasiCredit. OCBC will in its absolute discretion, determine the credit limit based on income information in our records and its credit and risk management policies.</p>	Annual income	Credit Limit per customer	\$30,000 to \$120,000	Up to 4x monthly income	>\$120,000	Up to 6x monthly income
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5	<p><b>Q: Why is the outcome of my Credit Limit Increase application unsuccessful?</b></p> <p>A: A review has been conducted based on your income information in our records in accordance with our credit and risk management policies. We regret that we are unable to revise your credit limit at this point.</p>
6	<p><b>Q: What is the maximum duration I can enjoy the temporary credit limit increase?</b></p> <p>A: The maximum duration is 2 months. If you would like to apply for a longer duration, please request for a permanent credit limit increase.</p>
7	<p><b>Q: Will I be charged any fees if I did not pay off my outstanding amount before the end date of my temporary credit limit increase?</b></p> <p>A: If your outstanding amount after your temporary credit limit increase end date is higher than your original credit limit, overlimit fee will apply. Please refer to the respective card product pages for more information on overlimit fee.</p>
8	<p><b>Q: I have applied for a temporary credit limit increase on my NXT Credit Card/GE Cashflo Credit Card. Will my transactions that go over my original credit limit automatically be converted to instalments?</b></p> <p>For NXT Credit Card and GE Cashflo Credit Card, transactions that go over the original credit limit will not be converted to instalments automatically.</p>

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