

**OCBC MSA 123 APPLICATION FORM**

**IMPORTANT**

- Minimum age to apply is 15 years old.
- Documents required:**
  - For Singaporeans & PRs – a copy of NRIC (front & back)
  - For Foreigners – a copy of Passport and Work Permit or Employment Pass
  - For non-OCBC deposit customer, please submit a **latest original copy of ANY ONE** of the following documents (reflecting the same name and address indicated in this application form and in the NRIC/ Passport):
    - Telephone bill (E.g. Singtel, Starhub, M1) or
    - Current Bank statement (E.g. Savings, Checking, Credit Card or Personal Credit statement)
- This is a Monthly Savings Account for the respective chosen tenor of either 13, 24 or 36 months. If withdrawal is made prior to maturity, you will be deemed to have terminated the account early. Account holder will receive the principal amount with early withdrawal interest on the accumulated savings as of the date of termination. In the event of an early termination of the OCBC Monthly Savings Account, and not withstanding any other agreement between customer and OCBC to the contrary, OCBC shall have the right but not the obligation to pay interest in respect of such terminated account at any rate(s) and in respect of any period(s) as may be determined by OCBC in its sole and absolute discretion. The OCBC Monthly Savings Account will be converted to a Statement Savings account and the monthly account service fee of S\$2 will be applicable if the monthly average balance of the account is below S\$1,000\*.
- If the debiting from the nominated account fails, please deposit the savings amount directly to your OCBC Monthly Savings Account as per reminder letter sent to you.
- OCBC Bank has established two wholly-owned subsidiaries in Singapore and Malaysia to process certain selected transactions for OCBC Bank's customers and for this purpose, customer information may be disclosed to these subsidiaries. Please be assured that customer information will continue to remain within the OCBC Group, subject to any mandatory disclosure required by the relevant regulatory authorities.
- Singapore dollar deposits held by or for an individual or a charity in accounts listed in OCBC Bank's Insured Deposit Register (available at [www.ocbc.com/policies](http://www.ocbc.com/policies)) will be insured in accordance with and for up to the limits specified in the Deposit Insurance and Policy Owners' Protection Schemes Act 2011 Singapore.

\* Subject to change

**SECTION A: YOUR PERSONAL PARTICULARS (please complete this section)**

Full name as per NRIC/Passport (underline surname):  Dr  Mr  Mrs  Miss  Mdm

NRIC/Passport: \_\_\_\_\_

Nationality: \_\_\_\_\_

Date of Birth (DDMMYYYY): \_\_\_\_\_ Gender:  Male  Female

Marital Status:  Married  Single  Others \_\_\_\_\_ (Please state)

Country of Residence: \_\_\_\_\_ Singapore Permanent Resident:  Yes  No

Occupation: \_\_\_\_\_

If self-employed, please indicate nature of business/industry \_\_\_\_\_

Home Address House/Blk No.: \_\_\_\_\_ Unit No.:# \_\_\_\_\_-\_\_\_\_\_

Street/Building: \_\_\_\_\_

Postal Code: \_\_\_\_\_

Mailing address (if different from above) \_\_\_\_\_

Email Address: \_\_\_\_\_

Home: \_\_\_\_\_ Mobile: \_\_\_\_\_

Office: \_\_\_\_\_

**SECTION B: ACCOUNT HOLDER 2 (Optional)**

Full name as per NRIC/Passport (underline surname):  Dr  Mr  Mrs  Miss  Mdm

NRIC/Passport: \_\_\_\_\_

Nationality: \_\_\_\_\_

Date of Birth (DDMMYYYY): \_\_\_\_\_ Gender:  Male  Female

Marital Status:  Married  Single  Others \_\_\_\_\_ (Please state)

Country of Residence: \_\_\_\_\_ Singapore Permanent Resident:  Yes  No

Occupation: \_\_\_\_\_

If self-employed, please indicate nature of business/industry \_\_\_\_\_

Home Address House/Blk No.: \_\_\_\_\_ Unit No.:# \_\_\_\_\_-\_\_\_\_\_ (Only if different from Account Holder 1)

Street/Building: \_\_\_\_\_

Postal Code: \_\_\_\_\_

Email Address: \_\_\_\_\_

Home: \_\_\_\_\_ Mobile: \_\_\_\_\_

Office: \_\_\_\_\_

Relationship to Primary Account holder: \_\_\_\_\_

The account will be operated by either one of the account holders.

**SECTION C: OPENING OF OCBC MSA 123**

I would like to open an OCBC MSA 123 with monthly savings of:

S\$200  S\$300  S\$500  Other Amount: S\$ \_\_\_\_\_ (min S\$50 & in multiples of S\$10, maximum S\$5,000)

My choice of tenor is  13 Months  24 Months  36 Months

Please proceed to Section F to authorise OCBC Bank to debit your existing OCBC deposit account or other bank's deposit account on a monthly basis to your OCBC MSA 123 till the OCBC MSA 123 matures.

**SECTION D: APPLICATION FOR ELECTRONIC SERVICES (if applicable)**

Internet and Mobile Banking.  
*Note: You will prompt to select your 2-Factor Authentication (2FA) Token upon 1st login.*

Phone Banking (Interactive Voice Response System).  
*If you tick any of the boxes above, you will be issued with PIN(s), if you currently do not have existing access to OCBC Phone Banking, Internet Banking or Mobile Banking.*

OCBC Electronic Statements for this new account.  
(applicable if I opted for OCBC Internet Banking)

**SECTION E: DECLARATION AND AGREEMENT**

I have read and agree to be bound by the Terms and Conditions Governing Deposit Accounts, the Terms and Conditions Governing Electronic Banking Services (Personal) and the Terms and Conditions Governing the Automatic Standing Instruction as the same may be amended by OCBC from time to time (which are available for viewing at [www.ocbc.com/tandc](http://www.ocbc.com/tandc) or any OCBC branch). I consent to the disclosures as provided therein. I declare that the information given by me is correct.

**Beneficial Ownership**

I hereby declare and confirm that, unless otherwise indicated below\*, I am the beneficial owner and ultimately own or have effective control of this OCBC Monthly Savings Account. The OCBC Monthly Savings Account is to be used for savings purposes.

\* [ ] I am not the beneficial owner and do not ultimately own or have effective control of this OCBC Monthly Savings Account and I understand and agree that I am required to proceed to any OCBC branch, together with this application form, the beneficial owner's NRIC and information on the beneficial owner's occupation, in order to apply for this OCBC Monthly Savings Account.

I acknowledge and agree that you shall be entitled to rely on my declarations below on the beneficial ownership and purpose of the OCBC Monthly Savings Account.

Please sign according to your Bank Deposit account which is nominated as the debiting account for the monthly savings. For thumbprint, please visit any OCBC branch.

Name & Signature of Applicant \_\_\_\_\_ Name & Signature of Joint Applicant (if applicable) \_\_\_\_\_ Date \_\_\_\_\_

**FOR BANK USE ONLY**

MSA Number: \_\_\_\_\_ Dated Opened: \_\_\_\_\_

Opened by: \_\_\_\_\_ Staff ID: \_\_\_\_\_ Approved by: \_\_\_\_\_

**WM DP-FM-MPMGENC-111019**

**SECTION F: MONTHLY FUND TRANSFER APPLICATION (Monthly Savings Account)**

**To: Name of Bank/Financial Institution & Branch where the Debiting Account is maintained ("Debiting Bank") (please tick one)**

OCBC  DBS/POSB  UOB

Others (please state): \_\_\_\_\_

Branch: \_\_\_\_\_

My Debiting Account Name: \_\_\_\_\_

My Debiting Account Number (Please refer to note below): \_\_\_\_\_

Monthly Debiting Amount (S\$) (Please refer to Section C): \_\_\_\_\_

Preferred Contribution Date (Please refer to note below): \_\_\_\_\_

Signature/Thumbprint\* as in my Debiting Bank account records

By signing above, I hereby:

- Request and authorise OCBC Bank to debit the Transfer Amount ("Amount") indicated herein from my account in the Debiting Bank, and credit this amount to my new OCBC Monthly Savings Account.
- Acknowledge and agree that:
  - OCBC Bank may reject or decline to act on any instruction at any time by notifying me;
  - the Debiting Bank is entitled to reject OCBC Bank's debit instruction if my account does not have sufficient funds and charge me a fee for this. The Debiting Bank may also at its discretion allow the debit even if this results in an overdraft on the account and impose charges accordingly;
  - this authorisation will remain in force until terminated by OCBC Bank's written notice sent to my address last known to OCBC Bank or upon the receipt by OCBC Bank of my/our written revocation through OCBC Bank;
  - the deduction date from my debiting account will be determined by OCBC Bank; and
  - I confirm that I have read, understood and agree to be bound by the additional terms and conditions overleaf.

\* For thumbprints, please visit the branch of the financial institution / bank with which the debiting account is maintained.

**TO NOTE:**

**Debiting from OCBC Account**

Please allow up to 5 working days for the processing of your application. MSA will be opened on your preferred contribution date. The first monthly contribution will occur on the day your account is opened.

Do ensure that there are sufficient funds in your OCBC account at least 1 business day prior to the contribution date. If contribution date is on a Saturday, Sunday or Public Holiday, the debiting would occur on the following business day.

**Debiting from other bank's Account**

Account will be opened subject to approval from other bank, which usually takes more than 3 weeks. After approval from other bank is obtained, account will be opened on your preferred contribution date. Your first monthly contribution will be deducted from your paying account within 3 business days that your account is opened.

Do ensure that there are sufficient funds in your other bank's deposit account at least 3 business days prior to the contribution date. If contribution date is on a Saturday, Sunday or Public Holiday, the debiting would occur on 1 business day prior to the contribution date.

All deductions will be done on Monday to Friday (excluding weekends).

**FOR OCBC'S BANK COMPLETION**

Bank	Branch	Bank A/C to be credited
7 3 3 9	5 1 7	1 4 4 6 4 8 0 0 1
Debtor's Reference Number		
_____		
Bank	Branch	Bank A/C to be debited
_____	_____	_____

## FOR DEBITING BANK'S COMPLETION

### To OCBC Bank

This application is hereby **rejected** (please tick  for the following reasons):

- Signature/Thumbprint<sup>†</sup> differs from Bank's records
- Signature/Thumbprint<sup>†</sup> incomplete/unclear<sup>†</sup>
- Account operated by signature/thumbprint<sup>†</sup>
- Wrong account number
- Amendments are not countersigned by applicant

Others (please state): \_\_\_\_\_

\_\_\_\_\_  
Name of Approving Officer

\_\_\_\_\_  
Authorised Signatory

\_\_\_\_\_  
Date

<sup>†</sup> Please delete where appropriate

## ADDITIONAL TERMS AND CONDITIONS

### 1. DEFINITIONS

"I", "my" and "me" means the OCBC Bank account holder or the person (or each of the same (as the case may be)) who has by signing on this form consented to his account maintained with the Debiting Bank being nominated for the debiting of and being debited for the designated amount on the terms and subject to the conditions of this form and these terms and conditions, and "you" means OCBC Bank.

"Designated Account" shall, for the purposes of Clause 10A of the Terms and Conditions Governing Deposit Accounts and notwithstanding any provision therein to the contrary, include any account maintained with the Debiting Bank and nominated for the debiting of the designated amount.

### 2. AUTHORISATION FOR SUBMISSION

I expressly authorise you (where applicable) to submit this form on my behalf to the Debiting Bank.

### 3. EXCLUSION

I agree that you shall not be liable in any way for any loss of profits, business, goodwill or opportunity or indirect, special or consequential loss or damages which I or any other person may suffer or incur in connection with you giving effect to and to carrying out the instructions in any way whatsoever and (without prejudice to the generality of the foregoing) whether arising from fraud, negligence, breach of contract, strict liability or otherwise by you or your officers, employees and agents. I agree that you will not be liable for any failure, delay, mistake, refusal, neglect or omission in the transmission of any instructions or the making of any payment under the same.

### 4. DISCLOSURE

I hereby irrevocably authorise you and your officers, employees and agents to give, disclose, divulge or reveal, in any manner howsoever, any customer information (as defined in the Banking Act of Singapore (Cap 19)) relating to me and my account(s) or any other information to any third party (including the Debiting Bank) for such commercial, banking or business purposes as you at your discretion think fit. Your rights and abilities under this clause shall be in addition and without prejudice to your other rights of disclosure under and pursuant to (i) the Banking Act and any other statutory provisions and in law, and (ii) any other agreement between us and nothing herein is to be construed as limiting any of those other rights.

### 5. INDEMNITY

I hereby irrevocably and unconditionally undertake to fully indemnify you and all your employees, nominees, directors and agents and hold you harmless against all losses, damages, liabilities, costs and expenses which you may suffer or incur (including legal costs on a full indemnity basis) as a result of you acting or carrying out, delaying in acting or carrying out or failing to act or carry out any instructions pursuant to these terms and conditions.

### 6. USE OF AGENTS

I agree that you may use any agent, contractor or correspondent as you may deem fit to carry out or procure any of the matters or transactions under this application and you shall not be liable for any act, omission, neglect or willful default of such agent, contractor and/or correspondent.

### 7. JURISDICTION/GOVERNING LAW/THIRD PARTY RIGHTS

These terms and conditions shall be governed by the laws of Singapore. I hereby irrevocably submit to the non-exclusive jurisdiction of the courts of Singapore. A person who is not a party to these terms and conditions has no right under the Contracts (Rights of Third Parties) Act, Cap 53B to enforce any terms and conditions. Notwithstanding any term herein the consent of any third party is not required for any subsequent amendments or changes to these terms and conditions.

Postage will  
be paid by  
addressee.  
For posting in  
Singapore only.

BUSINESS REPLY SERVICE  
PERMIT NO. 08066



## OVERSEA-CHINESE BANKING CORPORATION LIMITED

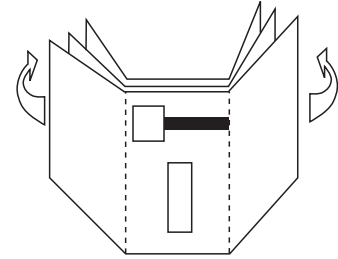
ACCOUNT SERVICES

BRAS BASAH POST OFFICE

LOCKED BAG SERVICE NO. 8

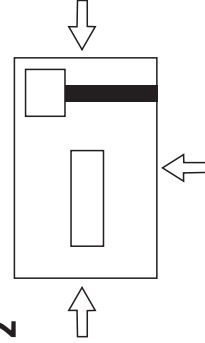
SINGAPORE 911886

## How to use this Envelope



Step 1

Fold inwards along the dotted lines  
as indicated.



Step 2

Seal along edges with clear tape.