

OCBC AL-WADI'AH MONTHLY SAVINGS ACCOUNT APPLICATION FORM

SECTION A: MY PERSONAL DATA	SECTION B: OPENING OF OCBC AL-WADI'AH MONTHLY SAVINGS ACC	SECTION D: MONTHLY FUND TRANSFER APPLICATION									
<p>Name as in NRIC/Passport <input type="checkbox"/> Mr <input type="checkbox"/> Mdm <input type="checkbox"/> Ms <input type="checkbox"/> Dr (underline surname)</p> <p>NRIC / Passport No.: _____ Gender: _____ <input type="checkbox"/> Male <input type="checkbox"/> Female</p> <p>Nationality: _____ Permanent Resident: _____ <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>Date of Birth: _____ Marital Status: _____ (dd/mm/yyyy) <input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Others: _____ (please state)</p> <p>Occupation: _____ Email Address: _____</p> <p>Contact No.(s): _____ (HP) _____ (H) _____ (O)</p> <p>Residential Address: _____ Postal Code: _____</p> <p>Mailing Address: _____ (if different from above) Postal Code: _____</p>	<p>I would like to open an OCBC Al-Wadi'ah Monthly Savings Account with monthly savings of: <input type="checkbox"/> S\$200 <input type="checkbox"/> S\$300 <input type="checkbox"/> S\$500 <input type="checkbox"/> Other Amount: S\$ _____ (min S\$50 & in multiples of S\$10, maximum S\$5,000)</p> <p>Please proceed to Section D to authorize OCBC Bank to debit your existing OCBC deposit account or other bank's deposit account on a monthly basis to my OCBC Al-Wadi'ah Monthly Savings Account till the OCBC Al-Wadi'ah Monthly Savings Account matures.</p>	<p>To: Name or Bank/Financial & Branch where the debiting Account is maintained ("Debiting Bank") (Please tick one only) <input type="checkbox"/> OCBC <input type="checkbox"/> UOB <input type="checkbox"/> SCB <input type="checkbox"/> Others _____ Branch: _____</p> <p>My Debiting Account Name: _____ (Your debiting account must be in your own single name only)</p> <p>My Debiting Account Number: _____</p> <p>Monthly Debiting Amount (S\$): _____</p> <p>Monthly Debiting Date : _____ day of each calendar month or the next working day (Please refer to Section B for guidelines)</p> <p>Signature *: _____ *For thumbprints, please visit the branch of the financial institution / bank with which the debiting account is maintained to verify your thumbprint.</p> <p>By signing above, I hereby: a. Request and authorise OCBC Bank to debit the Monthly Debiting Amount ("Amount") indicated herein from my account in my Debiting Bank, and credit this amount to my new OCBC Al-Wadi'ah Monthly Savings Account. b. I acknowledge and agree that: i. OCBC Bank may reject or decline to act on my instruction at any time by notifying me; ii. The Debiting Bank is entitled to reject OCBC'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; iii. 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 written revocation through OCBC Bank; iv. The deduction date from my debiting account will be determined by OCBC Bank; and v. I confirm that I have read, understood and agree to be bound by the additional terms and conditions overleaf.</p>									
SECTION C: DECLARATION & ACCEPTANCE											
	<p>1. I have read and agree to be bound by the Terms and Conditions Governing Deposit Accounts and where applicable, the Terms and Conditions Governing Electronic Banking Services (Personal) as may be amended by OCBC from time to time (which are available for viewing at www.ocbc.com/tandc or any OCBC Branch). I agree to the other Terms and Conditions overleaf.</p> <p>2. I acknowledge and agree that you shall be entitled to rely on my declarations below on the beneficial ownership and purpose of this OCBC Al-Wadi'ah Monthly Savings Account <input checked="" type="checkbox"/> 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 Al-Wadi'ah Monthly Savings Account. The OCBC Al-Wadi'ah Monthly Savings Account is to be used for savings/transactional purposes. *[] I am not the beneficial owner and do not ultimately own or have effective control of this OCBC Al-Wadi'ah Monthly Savings Account and I understand and agree that I am required to proceed to any OCBC branch, together with this application form and a copy of the beneficial owner's NRIC / Passport, in order to apply for this OCBC Al-Wadi'ah Monthly Savings Account.</p> <p>3. I consent to the disclosures as provided therein. I declare that the information given by me is correct.</p>										
ELIGIBILITY & DOCUMENTS REQUIRED											
<p>IMPORTANT</p> <p>1. You must be at least 18 years old to open an Al-Wadi'ah Monthly Savings Account</p> <p>2. You need to nominate a Savings or Current account in any bank to facilitate the debiting of the monthly fixed savings to the Al-Wadi'ah Monthly Savings Account.</p> <p>3. This is a 24-month savings account. If any withdrawal is made before the end of such 24-month period, you will be deemed to have terminated the account early. Account holder will receive only the principal amount accumulated as of the date of termination. In the event of an early termination of the Al-Wadi'ah Monthly Savings Account, and notwithstanding 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 Al-Wadi'ah Monthly Savings Account will be converted to a Al-Wadi'ah 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 ^.</p> <p>4. Documents required: a. A photocopy of NRIC (front and back) or Passport b. 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 • Half-yearly CPF statement generated by CPF board OR • Current Bank statement (E.g. Savings, Checking, Credit Card or Personal Credit statement)</p> <p>5. Please allow at least six (6) weeks for the processing of your application.</p> <p>6. If the debiting from the nominated account fails, please deposit the savings amount directly to your Al-Wadi'ah Monthly Savings Account as per reminder letter sent to you.</p> <p>7. Singapore dollar deposits held by or for an individual or a charity will be insured in accordance with and for up to the limits specified in the Deposit Insurance Act.</p> <p>8. Please call our 24-hour OCBC Customer Service at 1800 438 3333 if you have any enquiries. ^ <i>Subject to change</i></p>											
FOR OCBC BANK'S COMPLETION											
<table style="width:100%; border-collapse: collapse;"> <tr> <td style="border: 1px solid black; padding: 2px;">Bank 7 3 3 9</td> <td style="border: 1px solid black; padding: 2px;">Branch 5 1 7</td> <td style="border: 1px solid black; padding: 2px;">Bank A/C to be credited 1 4 4 6 4 8 0 0 1</td> </tr> <tr> <td colspan="3" style="border: 1px solid black; padding: 2px;">Debtor's Reference No </td> </tr> <tr> <td style="border: 1px solid black; padding: 2px;">Bank</td> <td style="border: 1px solid black; padding: 2px;">Branch</td> <td style="border: 1px solid black; padding: 2px;">Bank A/C to be credited</td> </tr> </table>			Bank 7 3 3 9	Branch 5 1 7	Bank A/C to be credited 1 4 4 6 4 8 0 0 1	Debtor's Reference No 			Bank	Branch	Bank A/C to be credited
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Bank	Branch	Bank A/C to be credited									
FOR DEBITING BANK'S COMPLETION											
<p>Signature _____ Date _____</p>	<p>FOR BANK'S USE</p> <p>Account No.: _____ Date Opened: _____</p> <p>Approved by: _____ Remarks: _____</p>	<p>To OCBC Bank This application is hereby rejected (please tick for the following reasons): <input type="checkbox"/> Signature/Thumbprint^ differs from Bank's records <input type="checkbox"/> Signature/Thumbprint^ incomplete/unclear^ <input type="checkbox"/> Account operated by signature/thumbprint^ <input type="checkbox"/> Wrong account number</p> <p>Others (please state): _____</p> <p>_____ Name of Approving Officer Authorised Signatory Date ^ Please delete where applicable</p>									
<p>Co. Registration No.: 193200032W WMDP-FM-MPMGENC-080730</p>											

OTHER TERMS & 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 from 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 purpose of Clause 11 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 OCBC 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 anyway 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 authorize OCBC and its 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 (Cap19)) 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 OCBC and all its 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 OCBC may use any agent, contractor or correspondent as it may deem fit to carry out or procure any of the matters or transactions under this application and OCBC shall not be liable for any act, omission, neglect or wilful 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.

OVERSEA-CHINESE BANKING CORPORATION LIMITED

ACCOUNT SERVICES

BRAS BASAH POST OFFICE

LOCKED BAG SERVICE NO. 8

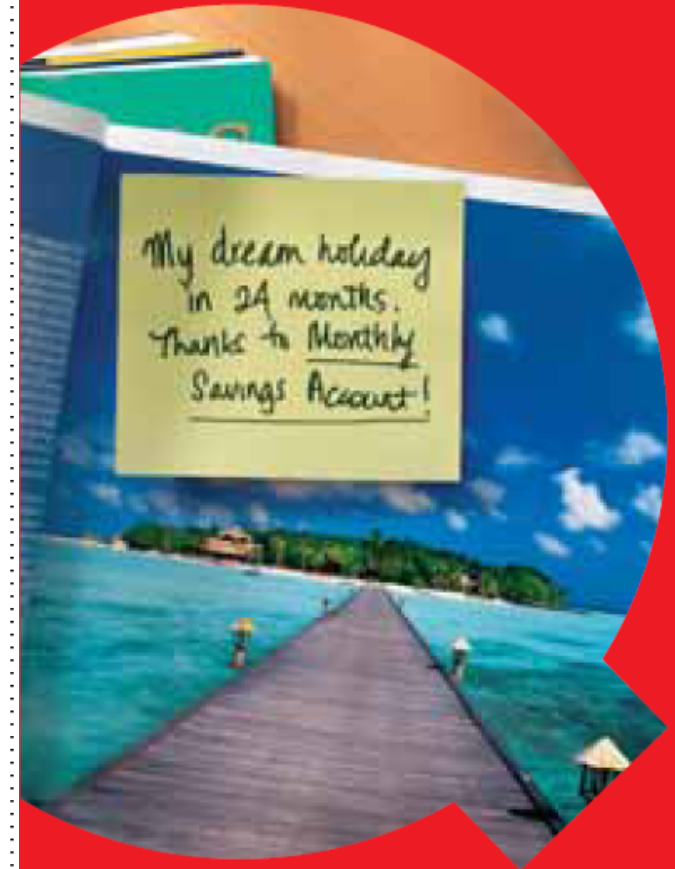
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