

Please remember to enclose the following documents with this form:

- (i) Singaporeans/Singapore PRs: Photocopy of NRIC (front and back)
- (ii) Malaysians: Photocopy of Malaysian IC (front and back) or Passport
Foreigners (excluding Malaysians): Photocopy of Passport and Work Permit/Employment Pass (front & back)
- (iii) For applicants without an existing OCBC deposit account, please submit any one of the following latest original documents reflecting the same name and address indicated in this application form:-
 - o Any telephone bill generated by Singtel, M1 or Starhub OR
 - o Any bank statement (savings, checking, credit card or personal credit statements) from any bank operating in Singapore.

IMPORTANT:

Please note that you can only apply for OCBC SRS Account if you do not have any existing SRS Account (including one that has been suspended) and do not have a pending application to open an SRS Account with OCBC Bank or any other Bank. Please allow 5 working days from the application receipt date for processing. Call us at 1800 438 6088 for any queries on the OCBC SRS Account.

1. TYPES OF ACCOUNT

I want to apply for an OCBC Supplementary Retirement Scheme Account.^{1,2}

¹You can only apply for this account if you do not have any existing SRS Account with OCBC Bank or any other bank.

²If you are not at least 18 years of age, you will not be eligible to apply for the OCBC SRS Account.

2. PERSONAL PARTICULARS (Please write in Block Letters)

Title: <input type="checkbox"/> Mr <input type="checkbox"/> Mdm <input type="checkbox"/> Mrs <input type="checkbox"/> Dr <input type="checkbox"/> Ms Name (as in NRIC/Passport, underline surname):		NRIC/ Passport No.*	Sex: Female/Male*
Nationality:	Singapore PR Status (For non-Singaporeans only) <input type="checkbox"/> Yes <input type="checkbox"/> No	Marital Status: <input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Others: _____ <small>(Please specify)</small>	Date of Birth (dd/mm/yyyy):
Country of Residence:			
Occupation:	Nature of business/industry:	CDP Account No: 1681 - _ _ _ _ - _ _ _ _	
Home Address (Non P.O.Box Address): Postal Code:		Mailing Address (If differs from Home Address): Postal Code:	
Home No:	Office No:	Mobile No:	Email Address:

3. INITIAL DEPOSIT

I would like to debit an initial deposit of S\$_____ from my existing OCBC Deposit Account No. _____
(The signature of your debiting account must be the same as the signature in this application.)

OR

I would like to make an initial deposit of S\$_____ via cheque no. _____
(Please submit your cheque together with this application form. If you do not have a cheque from any bank operating in Singapore, please visit any of our OCBC branches with your supporting documents.)

4. OCBC PERSONAL INTERNET/MOBILE BANKING SERVICES

I want to apply for OCBC Personal Internet Banking/Mobile Banking Services. (Only applicable to those without OCBC Personal Internet Banking/Mobile Banking Services.)

Please note that the OCBC SRS Account will be automatically linked to your OCBC Personal Internet Banking/Mobile Banking Services.

5. DECLARATION

A) To Oversea-Chinese Banking Corporation Limited (OCBC Bank) - DECLARATION OF BENEFICIAL OWNERSHIP

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

I hereby declare and confirm that, unless otherwise indicated below**, **I am the beneficial owner** and ultimately own or have effective control of this SRS Account. This SRS Account is to be used for savings/investment purposes.

** **I am not the beneficial owner** and do not ultimately own or have effective control of this SRS Account and I understand and agree that I am required to proceed to any OCBC Branch, together with this application form and the beneficial owner's identity card or passport and information on beneficial owner's occupation, in order to apply for this SRS Account.

B) To Inland Revenue Authority of Singapore - DECLARATION OF FOREIGNER STATUS (Applicable to Foreigners only)

I hereby confirm that I am neither a Singapore Citizen nor a Permanent Resident of Singapore as at the DATE of this declaration. I undertake to inform OCBC Bank when I make any subsequent SRS contribution within THIS YEAR, of my change in status if subsequent to this declaration, I become a Singapore Citizen or a Permanent Resident of Singapore during this year [see note (4)].

FIN No: _____

Points to note:

- (1) Under the Singapore Income Tax Act, there are penalties for failing to give a return, furnishing an incorrect return or making a false declaration.
- (2) An Individual can only maintain one SRS account at any one time. It is an offence for a SRS member to open SRS accounts with more than one SRS operator at any time and there are penalties for doing so.
- (3) No contribution will be allowed if the individual has made a withdrawal from his SRS account –
 - (a) on the ground that he is :-
 - (i) physically or mentally incapacitated from ever continuing in any employment; or
 - (ii) mentally disordered and incapable of managing himself or his affairs; or
 - (iii) suffering from a terminal illness or disease; or
 - (b) on or after reaching the prescribed retirement age prevailing at the time of his first contribution.

- (4) The SRS contribution rates are 15% for Singapore Citizens/Permanent Residents of Singapore and 35% for foreigners. If during the year, a foreigner has become a Singapore Citizen or Permanent Resident of Singapore, the SRS operator will re-compute his SRS contribution cap for the year on a pro-rata basis.

For example: A foreigner who has become a Permanent Resident of Singapore on 1.11.2009, his SRS contribution cap for the year 2009 will be S\$24,218 i.e. $(304/365 \times S\$76,500 \times 35\%) + (61/365 \times S\$76,500 \times 15\%)$.

#S\$76,500 is the relevant income base for the purpose of computing the SRS contribution cap.

6. ACKNOWLEDGEMENT AND AGREEMENT

By signing below, I hereby confirm I have read and understood the Declaration and Agreement of OCBC Bank in relation to the SRS Account Opening Form printed overleaf and agree that the terms and conditions therein form part of my application for the opening of the OCBC SRS Account as well as for the OCBC Personal Internet Banking/Mobile Banking Services .



Applicant's Signature (No thumbprint allowed)

Date

For Bank Use

OCBC SRS Account No:	Verified by:	Processed by (Date and Time):	Remarks:
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Co. Reg No: 193200032W

WMWP/SRS-NF2F/Feb 10/01

IMPORTANT:

Singapore dollar deposits held by or for a non-bank depositor in accounts listed in OCBC Bank's Insured Deposit Register (available at 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 of Singapore.

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.

DECLARATION AND AGREEMENT

A) To Oversea-Chinese Banking Corporation Limited (OCBC Bank)

I represent and warrant that all information provided by me in this application is true and complete and accurate in all respects and I undertake to notify OCBC Bank immediately of any change in such information.

I hereby request you to open a Supplementary Retirement Scheme (SRS) Account in my personal name subject to the Terms and Conditions Governing the SRS Account (which are available for viewing at www.ocbc.com/tandc or any OCBC branch), which I have read. I agree that such Terms and Conditions Governing SRS Account and any amendments and additions thereto shall be and form an integral part of this Agreement.

I declare that :

- (a) I am at least 18 years of age, have full legal capacity and am not an undischarged bankrupt; and
- (b) I am not mentally disordered and am capable of managing myself and my affairs.

I agree to be bound by the Income Tax (Supplementary Retirement Scheme) Regulations 2003 (the "Regulations") and any amendments, alterations and additions thereto as may be made from time to time. I am aware that I will be subject to the penalties under Part XX of the Income Tax Act (the "Act") and regulation 20 of the Regulations, as the case may be, if I contravene any of the provisions under the Act (in relation to SRS) or the Regulations respectively.

I confirm that:

- (a) I do not maintain any SRS Account (including one that has been suspended) and I do not have a pending application to open an SRS Account with you or any other SRS Operator, other than the account applied for in this application and I will not use my SRS Account to purchase any investment as a nominee for any other person; or
- (b) (in the event I am transferring my SRS cash, deposits and investment(s) from another SRS Operator to you) the SRS Account applied for in this application is for me to transfer all my cash, deposits and investment(s) kept in the SRS Account maintained with another SRS Operator to the SRS Account applied for in this application. After the transfer of the said SRS cash, deposits and investment(s) from the SRS Account maintained with another SRS Operator to the SRS Account applied for in this application, all my SRS Accounts maintained with the other SRS Operator(s) will be closed and save for the SRS Account applied for in this application, I confirm that I do not and will not maintain any other SRS Account(s) (including one that has been or will be suspended) and I do not have a pending application to open an SRS Account with you or any other SRS Operator after the transfer of the said SRS cash, deposits and investment(s) kept in the SRS Account maintained with another SRS Operator to the SRS Account applied for in this application. I further confirm that I will not use my SRS Account to purchase any investment as a nominee for any other person.

In the event my SRS Account is suspended,

- (a) I shall not make further contribution to my SRS Account;
- (b) I shall, if I had instructed or authorized my employer to make any contribution on my behalf to my SRS Account, immediately revoke such instruction or authorization in writing;
- (c) I shall not use my SRS funds to acquire any investment or make a deposit;
- (d) I shall return to my SRS Account-
 - (i) all gains or profits arising from any investments acquired using my SRS funds during the period of suspension; and
 - (ii) all proceeds from the disposal of such investments during the period of suspension;
- (e) I shall return to my SRS Account all deposits made using SRS funds during the period of suspension, together with all gains and interest derived from such deposits; and
- (f) I shall only be allowed to make such withdrawals from my SRS Account as the Comptroller may direct. Notwithstanding the suspension of my SRS Account, you may deduct from the SRS Account any fees and charges in relation to the operation of the SRS Account. I further understand that the suspension of the SRS Account shall remain in effect for such period and shall be subject to such terms and conditions as the Comptroller may specify.

I irrevocably consent to your or any of your officers' disclosure of all customer information (as defined in the Banking Act Cap. 19) and all information relating to me and my SRS Account as you deem appropriate or to whom disclosure is required by law or to any other persons wherever situate including but not limited, to the various share registrars of companies, IRAS, any of your subsidiaries, associated companies, branches, agencies or representative offices or any other persons for any purposes whatsoever.

I hereby authorise you to settle any approved investment(s) bought/sold by me for/from my SRS Account and to pay/receive from the product providers. In the settlement, please credit/debit my SRS Account maintained with you. If any of the transactions cannot be settled due to data discrepancies or insufficient funds/holdings, you are authorised to disclose details of the discrepancies or insufficiencies, and any other details you deem necessary, to the product providers.

This authorisation shall continue to be in force until expressly revoked in writing by me and the written revocation is delivered to you or upon closure of my SRS Account.

I hereby agree to absolve you from any liability whatsoever in respect of any errors or omissions in the settlement and hold you harmless and indemnified against all actions, proceedings, liability, claims, damages and expenses including legal costs on an indemnity basis howsoever arising out of or in connection with your accepting and acting upon this authorisation provided that such errors or omissions do not arise out of your or your employees' negligence or wilful default.

I declare that I do not previously have an SRS Account with you or the other SRS Operator(s) and have not made any withdrawal of all the funds standing in this said SRS Account maintained with you or the other SRS Operator(s) –

- (a) on the ground that I am
 - (i) physically or mentally incapacitated from ever continuing in any employment; or
 - (ii) either (if withdrawal is made before 1st March 2010) found to be of unsound mind or (if withdrawal is made on or after that date) mentally disordered and incapable of managing myself or my affairs; or
 - (iii) suffering from a terminal illness or disease;

Or

- (b) on or after reaching the prescribed retirement age prevailing at the time of my first contribution.

OCBC Electronic Banking Services

1. I understand and agree that the SRS Account will be automatically linked to my OCBC Personal Internet Banking/Mobile Banking Services.
2. I have read and agree to abide and be bounded by the Terms And Conditions Governing Electronic Banking Services-Personal (which are available for viewing at www.ocbc.com/tandc) and any amendments, alterations and additions thereto as may be from time to time be made. I consent to disclosures as provided therein and agree that all payments be debited to my account(s) maintained with you.



Ask OCBC

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WORLD'S STRONGEST BANK



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OVERSEA-CHINESE BANKING CORPORATION LIMITED

CPF Investment Unit
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Singapore 529680



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