

Oversea-Chinese Banking Corporation Limited 65 Chulia Street OCBC Centre Singapore 049513 Tel: (65) 6538 1111 www.ocbc.com

APPLICATION PROCEDURE FOR Velocity@ocbc

1. Complete the Velocity@ocbc Application Form

To use Velocity@ocbc, you will need to ensure your computer operating system and internet browser are compatible with Velocity@ocbc. Please refer to https:bb.ocbc.com for the latest compatibility checklist.

2. Application will be processed within 7 business days upon receipt of duly completed form

If you are applying for the Basic or Classic Service Package, you will receive a starter kit containing:

- Digipass
- Getting Started Guide
- Velocity@ocbc eAcademy CD
- Cash Management Transaction Fees and Cut-off Times Guide

Individual password mailers will be mailed separately to each User. If you are an Authoriser for Velocity@ocbc and are logging in for the first time, please ensure the Digipass Acknowledgement Receipt has been acknowledged and returned to the bank. The Acknowledgement Receipt can be found in your Velocity@ocbc starter kit.

If you are applying for the Premium Service Package, we will contact you to discuss your service needs in more detail.

3. Attend training at Velocity@ocbc Academy, OCBC Centre, Chulia Street

Join us for a complimentary training course on the basics of using Velocity@ocbc. To register, email us at Velocity@ocbc.com or visit www.ocbc.com

4. For day-to-day transactional or service enquiries on Velocity@ocbc, please call us at (65) 6538 1111

Notes on Velocity@ocbc

- 1. Account Information: This is a service available on Velocity@ocbc which allows you to view your account balances and bank statements online.
- 2. Transactions: Typically refers to payments, collections and trade services made electronically via Velocity@ocbc, described as follows:
- Telegraphic Transfer, MAS Electronic Payment System (MEPS), Demand Draft, Cashier's Order, GIRO Payment, GIRO Payroll, Internal Payments:
 - Transfer, Own Account Transfer, Bill Payment, Stop Payment of Corporate Cheque GIRO Collection

Trade Finance: Letter of Credit, Banker's Guarantee, Standby Letter of Credit, Import Bill under Letter of Credit, Import Collection

- 3. Digipass: An access device that is issued by the bank to every User for login to Velocity@ocbc.
 - You are advised to keep your personal Digipass under lock and key, and not disclose your password to anyone.
- 4. Waiver of Annual Fee: We will waive this fee subject to 250 transactions per annum, which may include Telegraphic Transfer, MAS Electronic Payment System (MEPS), Demand Draft, Cashier's Order, GIRO Payment/Collection, Letter of Credit, Banker's Guarantee or Standby LC.
- 5. Account Inquiry: Allows viewing, printing and exporting of account balances and statements.
- 6. Creator: A person who prepares your banking instructions such as a GIRO payment, in Velocity@ocbc. He/She is not permitted to authorise instructions for transmission to the bank to process.
- 7. Authoriser: This User authorises instructions prepared by the Creator in Velocity@ocbc. Each transaction must be fully authorised, either singly or jointly (per your selection on the Application Form) before it is processed by OCBC Bank.

You are cautioned to consider carefully your internal control processes and risk of compromise in selecting the Creator and Authoriser and in determining single or dual access control. Account fraud and identity theft are frequently the result of single control exploitation.

Where single control or access is selected, OCBC Bank may, but is not bound to, notify the Authoriser via SMS or email that a transaction has been successfully authorised. You agree to notify us immediately of any change in the mobile no. or email address of your Authoriser.

- 8. Administrator: Manages all users, such as resetting forgotten passwords, creating new users, etc. For control reasons, any action initiated by one Administrator in Velocity@ocbc must be approved by another. Accordingly, at least 2 Administrators are required to be appointed.
- 9. Billing Organisations:

Country Clubs and Societies:

National University of Singapore Society Orchid Country Club Raffles Country Club SAFRA National Service Association Singapore Cricket Club Singapore Soka Association Singapore Island Country Club Singapore Swimming Club The American Club
The Law Society of Singapore National Service Resort & Country Club

Credit Cards:

American Express International Inc. OCBC/Fairprice Plus Credit Card* OCBC/FP Plus Card Diners Club (S) Pte Ltd

Departmental Stores and Retail Services:

C K Tang Ltd Courts (Singapore) Ltd Isetan (S) Limited Singapore Press Holdings Ltd

Education:

National University of Singapore Republic Polytechnic

Financial Institutions:

Orient Consumer Credit Pte Ltd OCBC Auto Loan iFAST Financial Pte Ltd

Government, Statutory Boards and Taxes:

Housing & Development Board IRAS – Income Tax IRAS – Property Tax IRAS – Other Taxes (NEW) URA Property Mkt Info Svc **URA Housing Developer License** URA Processing Fee (DC Submission) MOE Post Secondary Education Account (PSEA) Contribution*#

Insurance:

American International Assurance Co Ltd Great Eastern Life Assurance Co Ltd NTUC Income Insurance Co-operative Limited Overseas Assurance Corp Ltd (General) Overseas Assurance Corp Ltd (Life)

Internet and Other Service Providers:

Pacific Internet Limited Bukit Batok Driving Centre Ltd Metro Parking (S) Pte Ltd

Securities Firms:

DMG & Partners Securities Pte Ltd AMFraser Securities Pte Ltd CIMB-GK Securities Pte Ltd Kim Eng Securities Pte Ltd Lim & Tan Securities Pte Ltd OCBC Securities Pte Ltd OCBC-SOS Phillip Securities Pte Ltd

Fines:

LTA - Fine Payment* **URA Fines**³

Town Councils:

Aljunied Town Council Ang Mo Kio Town Council Bishan-Toa Payoh Town Council East Coast Town Council Holland-Bukit Panjang Town Council Hong Kah Town Council Hougang Town Council Jalan Besar Town Council Jurong Town Council Marine Parade Town Council Pasir Ris - Punggol Town Council Potong Pasir Town Council Sembawang Town Council Tampines Town Council Tanjong Pagar Town Council West Coast Ayer Rajah Town Council

Travel Agencies:

Konsortium Express & Tours Pte Ltd*

Utilities and Telecommunications:

M1 Limited Nexwave Telecoms Pte Ltd (formerly known as ST SunPage) SP Services Limited Singapore Telecoms StarHub Ltd*

*These billing organisations will be available on Velocity@ocbc by default.

*The following billing organisations are only available on the channels specified:

1. MOE PSEA contribution is only available on ATM/ATM Plus.

2. Starhub Ltd is only available on Internet Banking, Mobile Banking and Phone Banking.

3. OCBC/Fairprice Plus Credit Cards are only available on ATM, Internet Banking, Mobile Banking and Consumer Phone Banking.

4. Konsortium Express & Tours Pte Ltd is only available on Internet Banking and Mobile Banking.

 $For an up-to-date\ listing\ of\ Billing\ Organisations, please\ refer\ to\ http://www.ocbc.com/personal-banking/banking/Bnk_Pmt_BillPayeeOrg.shtm$ For more information, please call our Business Banking Commercial Service Centre at Tel: (65) 6538 1111.



Oversea-Chinese Banking Corporation Limited 65 Chulia Street OCBC Centre Singapore 049513 Tel: (65) 6538 1111 www.ocbc.com



APPLICATION FORM FOR Velocity@ocbc OCBC Internet Banking Service

Please mail completed documents to:
Oversea-Chinese Banking Corporation Limited
Group Transaction Banking
65 Chulia Street, OCBC Centre #11-00, Singapore 049513

Company Name:	•				For	Bank's	Use - CIF No	D.:		
Contact Person:					Telephone: Fax: Mobile:			e:		
Velocity@ocbc Organisation ID:					Email Address:					
Maximum 12 characters with no blanks. Choice is subject to availability. For service package upgrade, specify your current Organisation ID.					A Velocity@ocbc Starter Kit will be sent to the above Contact Person at the company mailing address					
Velocity@ocbc SERVICE P	ACKAGE (Please tic	:k one)								
New Upgrade	Basic	Basic Plus	Classic	:1	Classic	2	Premium			
Account Information ¹	Yes	Yes	Yes		Yes		Yes			
Transactions ² (Payments/Collections/Trade)	No	Yes	Yes		Yes		Yes			
Transaction Authorisation	No	Any 1 Creator/Authorise to approve singly for an transaction and amour Please also read and sign the Risk Disclosur Statement on next pag	to approve singly for transaction and amou	e any n	Any 2 Author to approve jointly for a transaction and amoun	ny	S Complex Access and Authorisatic controls with on-site training provided. We will contact you for further documentation and implementation details		training ntact you for on and	
Fees a) 1 free Digipass ³ b) Additional Digipass at S\$20 each c) Other transaction fees apply (where applicable)				bj c)			a) 10 free Digipasses ³ b) Additional Digipass at S\$20 each c) Other transaction fees apply d) Annual fee of S\$500 may apply ⁴			
Debit Digipass Fees From Account No. (only if Applicable):						•				
AUTHORISED USER (Com	plete for Basic, (Classic 1 & 2 Service	Packages on	ly)						
			Basic				ssic Packag			
			Package	Nomi	inate minimum 1 he same User car	Creator, 2 not creat	2 Administrat te and author	ors & Autho ise the same	riser(s); note that transaction.	
Name	М	User ID <i>Max.</i> 12 characters		Account		Creator ⁶ Authoris		horiser ⁷	Administrator ⁸	
Mandatory	for Basic, Classi	ic 1 & 2 packages	V		V	~			V	
Mandatory			V		· //////			✓	V	
Mandatory	for Classic 2 pa	ckage	V		· ////////////////////////////////////			/	V	
			V		·		7/////			
			V		V	$\overline{\Box}$				
			V		V	$\overline{\Box}$				
AUTHORISED USER (Com	plete for Basic P	Plus Service Package	only)							
Name	М	User ID lax. 12 characters	(Mandator	Mobile Number (Mandatory) only Singapore-registered mobile phone numbers are eligible		Addres:			Creator ⁶ / Authoriser ⁷	
Mandatory	for Basic Plus p	ackage only			<u> </u>			V	~	
							V		V	
								~	V	
ACCOUNT(S) TO BE ACCES	SED USING Vel	locity@ocbc								
Only your Current, Call and Fixed De	posit accounts with C	OCBC Bank can be accessed	through Velocity(@ocbc − E	ither tick 'All Acc	ounts' or	list the specij	fic accounts	to be included.	
Account No.		Account No.		Account No.			Account No.			
BILL PAYMENT										
Include Billing Organisations that you	wish to make bill paym	nents to via Velocity@ocbc (sel	ect from the list fo	und in App	plication Procedur	re).				
Billing Organisation 1 Bill Reference		ce No. Billing Orga		nisation 3 Bi		Bill R	ll Reference No.			
Billing Organisation 2 Bill Re		nce No.	Billing Orga	Billing Organisation		Bill R	II Reference No.			

AGREEMENT (To be signed by person(s) authorised to apply for banking services)

To: Oversea-Chinese Banking Corporation Limited ("OCBC Bank")

I/We agree to abide and be bound by the Business Account Terms and Conditions (available at all OCBC Bank branches and at www.ocbc.com) which I/we have read and any amendments, alterations and additions thereto as may from time to time be made. I/We consent to disclosures as provided therein and agree that all payments be debited from my/our account(s) with you.

The person(s) whose information appear in the Authorised User section above and/or in other letter(s) of instruction is/are authorised to perform and effect the above services opted by me/us at any time and from time to time for and on my/our behalf in relation to the abovementioned accounts. I/We confirm that the abovementioned Authorised User(s) has/have sufficient authority to perform and effect all transactions of such services for and on our behalf and all such transactions shall be binding and conclusive on me/us.

By signing below, I/we confirm that I/we am/are authorised to sign the application form for and on behalf of the company/association/club/

society/partnership.		. ,
Authorised Signatory	Authorised Signatory	Authorised Signatory
Name: Date:	Name: Date:	Name: Date:
		ervice. For non-profit organisations, minutes of meeting is
required to apply for this service.	iles, a board resolution is required to apply for this s	ervice. For non-profit organisations, finitutes of meeting is
RISK DISCLOSURE STATEMENT	IN CONNECTION WITH SINGLE CONTROL (Ap	plicable for Basic Plus Service Package)
involves having a person responsible in the system. In the case of single ac	for initiating or creating the transaction and anothe cess or control ("Single Control") only one person is rec	be actively involved in order to complete a transaction. Thiser individual of higher authority to approve the transaction juired to complete a transaction. For all transactions initiated and identity theft are frequently the result of Single Contro
the benefit of Dual Control scheme, velocity@ocbc. We shall assume and indemnified from and against any loproceedings and all other liabilities on our said authorisation. We also	which provides an extra layer of security. We hereby and be responsible for the risks inherent in Single Controles, costs (including solicitor and client costs on a full in whatever nature and howsoever incurred or suffer	crol, which carries risk of compromise when compared with uthorise OCBC Bank to proceed with Single Control setup ir scheme. We undertake to indemnify and hold the bank fully demnity basis), charges, damages, claims, demands, actions ed by us or the Bank as a result of the Bank agreeing to act e Terms and Conditions relating to OCBC Internet Banking
Authorised Signatory Name:	Authorised Signatory Name:	Authorised Signatory Name: