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MOORI ASHOK KUMAR REDDY
879 TAMPINES AVENUE 8
#09-270
SINGAPORE 520879



STATEMENT DATE	PAYMENT DUE DATE	TOTAL CREDIT LIMIT	TOTAL MINIMUM DUE
05-03-2011	N.A	S\$14,100	S\$0

Please examine this statement and advise us of any discrepancy within 7 days. Please settle this statement promptly. If the minimum payment is not received by the payment due date, a late payment charge of \$55.00 will be levied.

If payment is not made in full by the payment due date, interest charge assessed at 24.96% per annum (minimum \$2.50 per month), calculated on a daily basis on the outstanding balance and all new purchases charged to your card account from the date of purchase(s) will be levied.

Interest charge for cash advance will be assessed at 28.92% per annum (minimum \$2.50 per month), calculated on a daily basis on amount withdrawn from the transaction date until the date that payment is made in full.

DATE	DESCRIPTION	AMOUNT (SGD)
OCBC PLATINUM MASTERCARD		
ASHOK KUMAR REDDY 5240-4000-0084-7849		
	LAST MONTH'S BALANCE	(170.87)
	TOTAL	(170.87)
GRAND TOTAL		(170.87)

Your Rewards Summary							
Card Type	Rewards Currency	Earned this month	Carried Forward	Used this month	Refunded	Available Points	Expiry Date
5240-4000-0084-7849	OCBC\$	-	1,377	-	-	1,377	31-12-2012

NEWS & INFORMATION

Prepared for MOORI ASHOK KUMAR REDDY

TRAVELWISE PROMOTION

Traveling soon? From now till 31 March 2011, enjoy 25% off TravelWise premiums when you purchase TravelWise via www.ocbc.com/travelwise. TravelWise is underwritten by the Overseas Assurance Corporation Limited("OAC").Terms and conditions apply.

CREDITWISE

With CreditWise, your family is protected from your outstanding credit card balance should the unforeseen happen. Visit www.ocbc.com/creditwise for more details. Terms and conditions apply.

CASH ADVANCE

Get easy access to instant cash 24/7 with your OCBC Credit Card at any local OCBC ATM or Bank branch, or at any overseas ATM and bank branch with VISA or MasterCard logos. A Credit Card PIN is required to access Cash Advance via ATM. If you do not have your Credit Card PIN, call 1800 363 3333 for one now. Cash Advance Terms and Conditions apply.



OCBC\$ & ROB\$ T&CS

Please be informed that changes have been made to terms & conditions governing OCBC\$ Rewards Programme and Robinsons Rewards Programme. The new terms and conditions will take effect on 22 March 2011 and have been published on OCBC.com.



PAYMENT DUE DATE : N.A

+ Please write the card number(s) on the reverse of your cheque.
+ Please indicate the amount you wish to pay for the individual card account(s). If there is no indication, payment will be apportioned at the Bank's discretion.
+ Please do not post date your cheque.
* Interbank GIRO application is being processed. Please pay by cheque.
Payment will be debited via GIRO.

IMPORTANT INFORMATION

All charges are in Singapore Dollars unless otherwise stated.
The following information is intended as a Cardmember's guide only.
Please refer to the OCBC Cardmember's Agreement for details.

1. PAYMENT MODE

- OCBC ATM/PhoneBanking/Internet Banking/Mobile Banking –**
Payment can be made at any OCBC ATM, through OCBC PhoneBanking at 1800 363 3333, OCBC Internet Banking at www.ocbc.com, or OCBC Mobile Banking at mobile.ocbc.com.
Payment received after 9.00pm will be reflected on the next business day.
- Interbank GIRO –** Payments will be debited automatically on the Payment Due Date from your designated bank account as indicated in your Interbank GIRO Application Form. If the Payment Due Date falls on a Saturday, Sunday or Public Holiday, the deduction will be made on the previous working day.
- Cheque Payment –** Cheques should be crossed and made payable to **OCBC Bank – Credit Cards**. Cheque payments must reach the Bank by the Payment Due Date, and will not be processed on Saturdays, Sundays and Public Holidays. Cheque payments can be dropped at Quick Cheque Deposit (QCD) Boxes at all OCBC branches and Fastlanes in Singapore. Please DO NOT send post-dated cheques.
- Cash Payment –** Cash payments are accepted at all OCBC Bank branches and Automated Deposit Machine (ADM) located at OCBC Fastlanes in Singapore. Please DO NOT send cash by mail.
- AXS Stations –** Payments can be made via NETS or CashCard at any AXS Stations islandwide. For payment made before 5pm, your account will be credited on the next day.

2. MINIMUM MONTHLY PAYMENT

- Accounts within the Credit Limit: S\$50 or 3% of the Total Balance, whichever is greater, and any overdue amounts.
- Accounts that are over the Credit Limit: 3% of the Total Balance plus the amount in excess of the Credit Limit and any overdue amount.

3. REPAYMENT PERIOD

- The Repayment Period is 24 calendar days from the Statement Date.

4. ANNUAL FEE, FEE WAIVER AND CARD REPLACEMENT FEE

- Unless we receive your instruction otherwise, your OCBC Credit Card will be renewed automatically upon each anniversary of your membership and OCBC\$ will automatically be used for Annual Fee Waiver or the Annual Fee (inclusive of GST) will be charged to your Card Account, where applicable.
The annual fee for various types of Cards, the OCBC\$ required for waivers of the annual fee, and the card replacement fee are shown in the table below:

Type of Card	Annual Fee		Half Waiver	Full Waiver	Card Replacement Fee
	Principal Card	Supplementary Card			
OCBC Titanium					
OCBC Robinsons VISA Platinum Elite	S\$180	S\$90	N.A.	N.A.	S\$25
OCBC Robinsons VISA Platinum	S\$120*	S\$60*	N.A.	N.A.	S\$25
OCBC Platinum MasterCard					
OCBC Arts Platinum MasterCard					
SMU-OCBC Platinum MasterCard					
NTUAC-OCBC Platinum MasterCard					
NTU-OCBC Platinum MasterCard					
OCBC VISA Gold					
OCBC Gold MasterCard					
NTU-OCBC VISA Gold					
Safra VISA Gold	S\$100	S\$50	7,500 OCBC\$	15,000 OCBC\$	S\$25
Safra VISA Classic	S\$20	FREE	3,000 OCBC\$	6,000 OCBC\$	S\$25
OCBC VISA Classic					
OCBC Standard MasterCard					
BEST-OCBC MasterCard					
IKEA friends VISA Card	S\$50 (biennial)	S\$30 (biennial)	N.A.	N.A.	S\$25
Uplus VISA Platinum	FREE^	FREE^	N.A.	N.A.	S\$25
BEST-OCBC Platinum MasterCard	S\$50^	S\$30^	N.A.	N.A.	S\$25

*OCBC Robinsons VISA Cardmembers whose card(s) were upgraded to the OCBC Robinsons VISA Platinum will continue to enjoy Annual Fees at S\$30 p.a.. Terms and conditions apply.

^Prevailing monthly NTUC membership fees still apply.

^BEST-OCBC MasterCard members whose card(s) were upgraded to BEST-OCBC Platinum MasterCard will continue to enjoy Annual Fees at S\$30 p.a.. Terms and conditions apply.

- Every S\$1 retail spending earns you 1 OCBC\$, where applicable.
- Annual Fees for OCBC Titanium members will be waived as long as there is S\$5,000 worth of retail charges each year.
- Annual Fees for your OCBC Robinsons VISA Platinum Elite Card will be waived as long as there is S\$5,000 worth of retail charges, of which a minimum of S\$2500 must be from Robinsons, John Little or Marks & Spencer in Singapore within the membership year.
- Annual Fees for your OCBC Robinsons VISA Platinum Card will be waived as long as there is S\$5,000 worth of retail charges, of which a minimum of S\$200 must be from Robinsons, John Little or Marks & Spencer in Singapore within the membership year.
- Annual Fees for your BEST-OCBC Platinum MasterCard will be waived fully with a minimum retail spend of S\$5000 or 50% of the annual fees will be waived with a minimum retail spend of S\$2,500 within the membership year.
- Biennial Fees for the IKEA friends VISA Card will be waived fully if there is a minimum spend of S\$5,000 every two years or 50% of the biennial fees will be waived with a minimum spend of S\$600 at IKEA every two years.
- Waiver of individual card annual fee is based on the amount of OCBC\$/spending accumulated under each respective card.

5. TRANSACTIONS IN FOREIGN CURRENCIES

Foreign currency transactions are converted to local currency based on the rate determined by the respective card associations. The conversion rate is applied on the date of posting to the Card Account and may be different from the rate in effect on the date of transaction. Costs incurred by the Bank due to this currency conversion, together with an administrative fee of 1.50% of the foreign transaction amount will be debited to your Card Account as part of the foreign currency transactions charged to your Credit Card.

6. CHARGES

- Interest Charges –** If payment is not made in full by the statement due date, an interest or finance charge at the rate of 24.96% per annum (or at such rate per annum as we may determine) on a daily basis, subject to a minimum monthly charge of S\$2.50 or such other sum as may be determined by us, shall be imposed on all transactions in both the current statement as well as the next month's statement from the transaction date until the date full payment is made. No interest or finance charge will be imposed if payment is received in full by the statement due date and there is no balance carried forward from the previous statement.
- Late Payment Charges –** If the Minimum Payment is not received by Payment Due Date, a late payment charge of S\$55 will be charged to the Card Account.
- Cash Advance Charges –** A fee of 6% of the withdrawn amount, or S\$15 (whichever is higher) will be charged. Also, interest charges based on the withdrawn amount will be levied on your account at the rate of 28.92% p.a (or at such rate per annum as we may determine), subject to a minimum charge of S\$2.50 per month. This will be calculated on a daily basis from the Transaction Date until full payment is made.
- Retrieval Fees –** requests for copies of sales drafts and statements are subject to the following charges (inclusive of GST):

Sales Draft	
Copy	S\$15 (per copy)
Original	S\$25 (per copy)
Statement	
Current to 2 months	FREE
3 to 12 months	S\$5 (per statement)
More than 12 months	S\$30 (per statement)

- Administrative Charges**
OCBC Rewards Catalogue S\$5
Credit Refund via Cashier's Order or funds transfer from account to account within OCBC Bank S\$5
Card Conversion S\$20
Returned Cheque S\$30
Returned Interbank GIRO S\$30
Cancellation of 0% Interest Instalment Plan S\$150

7. If you require assistance or information, contact us at:

- Our Customer Service Hotline: 1800 363 3333 or (65) 6363 3333 when overseas.
- Our Website: www.ocbc.com

To update your particulars or for enquiries, please contact our Customer Service Hotline at 1800 363 3333 or log on to Internet Banking at www.ocbc.com. Only requests from Principal Cardmembers are accepted.